Consumer Expenditure Survey, 1988-89

U.S. Department of Labor
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Consumer Expenditure Survey, 1988-89

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Preface

This bulletin presents detailed information from the Consumer Expenditure Survey for 1988 and 1989. It combines, or integrates, data from the Diary and Interview components of the survey. Integrated data provide a complete accounting of consumer expenditures and income, which neither component alone is designed to do.

The Consumer Expenditure Survey program provides a continuous and comprehensive flow of data on the buying habits of American consumers for use in a wide variety of economic research and in support of periodic revisions of the Consumer Price Index. BLS makes the data available in news releases, bulletins, articles in the *Monthly Labor Review*, and on tapes and diskettes. A list of publications is given at the back of this bulletin along with information on how to obtain them.

This bulletin was prepared in the Office of Prices and Living Conditions under the general direction of Eva E. Jacobs, Chief of the Division of Consumer Expenditure Surveys, and Stephanie Shipp, Chief of the Branch of Information and Analysis. Major contributions in preparing tables and text were made by John Rogers, William Passero, Thomas Moehrle, Geoffrey Paulin, and Julie Schaljo. All processing of data was completed under the direction of Sioux Groves, Chief of the Branch of Production and Control, and Richard Schroeder, Supervisory Systems Analyst of the Division of Consumer Prices and Consumption Studies. Lavern James, Laverne Lowery, and Steve Montgomery assisted in data processing. Statistical assistance on data reliability was provided by Paul Hsen of the Statistical Methods Division. Data collection for both the Interview and Diary components of the survey was carried out by the Bureau of the Census under contract with BLS.

For a description of the methods used to integrate data from the Diary and Interview components of the Consumer Expenditure Survey, see appendix B at the back of this bulletin.

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Consumer Expenditure Survey, 1988-89

Introduction

The Bureau of Labor Statistics has been gathering information on the spending patterns and living costs of American consumers for a century—since the first such survey in 1888-91. Survey methods have been improved and refined over the years. A major methodological improvement, first used in the 1972-73 survey, was the inception of two separate surveys—a quarterly interview survey and a weekly diary or recordkeeping survey—rather than a single interview survey relying primarily on annual recall by survey participants. A further enhancement was added in 1980, when data collection for the survey began on a continuing basis rather than being conducted at intervals of about 10 years. Results from the current survey are published quarterly and annually.

The survey was designed so that each component has its own questionnaire and sample. For the quarterly Interview survey, every consumer unit in the sample is visited by an interviewer every 3 months over a 12-month period.[1] For the Diary survey, consumer units are asked to complete a record of expenses for two consecutive 1-week periods.

The Interview survey was designed to obtain data on the types of expenditures respondents can be expected to recall for a period of 3 months or longer. These would include relatively large expenditures, such as those for property, automobiles, and major appliances, and those which occur on a regular basis, such as rent, insurance premiums, and utilities. The Interview survey also obtains data on expenditures incurred on trips. The Interview survey collects detailed data on an estimated 60 to 70 percent of total household expenditures. Global estimates, that is, expense patterns for a 3-month period, are obtained for food and other selected items, accounting for an additional 20 to 25 percent of total expenditures.

The Diary survey was designed to obtain detailed data on frequently purchased smaller items, such as food and beverages, both at home and in eating places; tobacco; housekeeping supplies; nonprescription drugs; and personal care products and services. These items are less likely to be recalled accurately by respondents over longer periods of time. However, respondents are asked to record all purchases made during the survey period except expenditures incurred while away from home overnight or longer.

Integrating data from the Interview and Diary surveys provides a complete accounting of expenditures and income, which neither survey component alone is designed to do. The expenditure levels and expenditure shares (the percent of the total spent on each category) shown in this bulletin are the result of integrating the Diary and Interview survey data. Text table 1 shows family characteristics and expenditures for 1987, 1988, and 1989 and the percent changes over the period. Text table 2 shows the expenditure shares for 1986 through 1989. Diary and Interview survey data were published separately in earlier publications while integrated data have been shown in more recent publications. (See the listing of Consumer Expenditure Survey publications at the back of this bulletin.)

Integrated data are presented in 40 reference tables that show average annual expenditures for 1988 and 1989 for the total population, tabulated by selected socioeconomic characteristics. Included are 9 tables classifying the data by 11 standard characteristics for each of the years 1988 and 1989, 4 tables for selected metropolitan areas in the four major regions of the country, 16 tables that cross-tabulate the data by income before taxes and age of the reference person, region of residence, and size of the consumer unit, and 2 tables that cross-tabulate data for single persons by sex and age of the reference person. For the cross-tabulations, some classes are combined to provide more reliable estimates. For example, the standard age classification includes data for age classes 65 to 74 years and 75 years and over, but for the cross-tabulations these classes are combined into one class, age 65 years and over. Appendix A provides a glossary of terms used in the bulletin. Appendix B contains a detailed description of survey procedures, including the methodology used to integrate the data from the Diary and Interview components of the survey. Appendix C gives further detail on the integration of the data, and appendix D provides three additional tables on expenditure shares for 1989.

Summary of survey results, 1988 and 1989

In reviewing the Consumer Expenditure Survey data it is helpful to take into account the economic background of the period 1988-89. The period marked a continuation of the economic expansion that followed the business cycle

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[1] See appendix A for the definition of a consumer unit. The terms "household," "family," and "consumer unit" are used interchangeably throughout this text.

Text table 1. Annual expenditures of all consumer units and percent changes, Consumer Expenditure Survey, 1987, 1988, and 1989

Item	1987	1988	1989	Percent change	
				1987-88	1988-89
Number of consumer units (in thousands)	94,150	94,862	95,818	0.8	1.0
Income before taxes [1]	$27,326	$28,540	$31,308	4.4	9.7
Income after taxes [1]	24,871	26,149	28,496	5.1	9.0
Average number of persons in consumer unit	2.6	2.6	2.6	—	—
Average age of reference person	47.0	47.0	47.2	—	—
Average number in consumer unit:					
Earners	1.4	1.4	1.4	—	—
Vehicles	2.0	2.0	2.0	—	—
Children under 18	.7	.7	.7	—	—
Persons 65 and over	.3	.3	.3	—	—
Average annual expenditures	$24,414	$25,892	$27,810	6.1	7.4
Food	3,664	3,748	4,152	2.3	10.8
Food at home	2,099	2,136	2,390	1.8	11.9
Cereal and bakery products	299	312	359	4.3	15.1
Meat, poultry, fish and eggs	572	551	611	-3.7	10.9
Dairy products	274	274	304	0	10.9
Fruits and vegetables	356	373	408	4.8	9.4
Other food at home	598	625	708	4.5	13.3
Food away from home	1,565	1,612	1,762	3.0	9.3
Alcoholic beverages	289	269	284	-6.9	5.6
Housing	7,569	8,079	8,609	6.7	6.6
Shelter	4,154	4,493	4,835	8.2	7.6
Utilities, fuels and public services	1,671	1,747	1,835	4.5	5.0
Household operations	371	394	460	6.2	16.8
Housekeeping supplies	341	361	394	5.9	9.1
Housefurnishings and equipment	1,032	1,083	1,086	4.9	0.3
Apparel and services	1,446	1,489	1,582	3.0	6.2
Transportation	4,600	5,093	5,187	10.7	1.8
Vehicle purchases	2,022	2,361	2,291	16.8	-3.0
Gasoline and motor oil	888	932	985	5.0	5.7
Other vehicle expenses	1,417	1,521	1,627	7.3	7.0
Public transportation	273	279	284	2.2	1.8
Health care	1,135	1,298	1,407	14.4	8.4
Entertainment	1,193	1,329	1,424	11.4	7.1
Personal care products and services	330	334	366	1.2	9.6
Reading	142	150	157	5.6	4.7
Education	337	342	367	1.5	7.3
Tobacco products and smoking supplies	232	242	261	4.3	7.9
Miscellaneous	562	578	643	2.8	11.2
Cash contributions	741	693	900	-6.5	29.9
Personal insurance and pensions	2,175	2,249	2,472	3.4	9.9
Life and other personal insurance	294	314	346	6.8	10.2
Retirement, pensions, Social Security	1,881	1,935	2,125	2.9	9.8

[1] Income values are derived from "complete income reporters" only; see glossary.

Text table 2. Component shares of total annual expenditures, Consumer Expenditure Survey, 1986-89

Item	1986	1987	1988	1989
Total expenditures	100.0	100.0	100.0	100.0
Food	14.4	15.0	14.5	14.9
Food at home	8.4	8.6	8.2	8.6
Food away from home	6.1	6.4	6.2	6.3
Housing	30.6	31.0	31.2	31.0
Apparel and services	5.6	5.9	5.8	5.7
Transportation	20.3	18.8	19.7	18.7
Vehicles	9.8	8.3	9.1	8.2
Gasoline and motor oil	3.8	3.6	3.6	3.5
Other transportation	6.7	6.9	7.0	6.9
Health care	4.8	4.6	5.0	5.1
Personal insurance and pensions	8.9	8.9	8.7	8.9
Life and other personal insurance	1.2	1.2	1.2	1.2
Retirement, pensions, and Social Security	7.7	7.7	7.5	7.6
Other [1]	15.4	15.7	15.2	15.8

[1] Includes alcoholic beverages, entertainment, personal care, reading, education, tobacco and smoking supplies, miscellaneous expenditures, and cash contributions.

trough of 1982. However, there were some indications that the longest peacetime expansion in U.S. history was slowing down. Real GNP rose 3 percent in 1989, following a 4.6-percent increase a year earlier. The civilian unemployment rate continued its decline, dropping from 5.5 percent in 1988 to 5.3 percent in 1989, but prices as measured by the Consumer Price Index began to edge up, rising 4.1 percent from 1987 to 1988 and 4.8 percent from 1988 to 1989. Exports decreased markedly in 1989 following the boom years of 1987 and 1988, while imports dropped only slightly from 1988 to 1989. Sales of new cars rose about 4 percent from 1987 to 1988 but declined sharply in 1989, down about 7 percent from 1988 levels.

Consumer expenditures rose 6 percent from 1987 to 1988 and 7 percent from 1988 to 1989 (see text table 1). The increase from 1988 to 1989 was moderated by a decrease of 10 percent in expenditures on new cars and trucks. Food expenditures rose only about 2 percent from 1987 to 1988 but rose more sharply—11 percent—from 1988 to 1989. Health care expenditures rose more than the average increase for total expenditures, increasing 14 percent from 1987 to 1988 and 8 percent from 1988 to 1989. Large increases in health insurance expenditures over the period—21 percent from 1987 to 1988 and 13 percent from 1988 to 1989—contributed to the increase in health care costs.

Despite the changes in expenditure levels, the share of total expenditures allocated to each component is generally stable from one year to the next (see text table 2). One exception to this is the share allotted to transportation. Greater changes in expenditure levels for transportation occur because of the large expenditures associated with vehicle purchases and because relatively few consumers actually make such purchases each year, so that changes in the percent reporting such expenditures can have a large effect on the average expenditure.

Spending patterns since 1901

Over the past several decades significant changes have taken place in the economy and in the demographic composition of the U.S. population. Wars, the Great Depression, recessions, booms, and energy crises have in turn affected the economic status of the American family. At the same time, the population has shifted by age and family composition as well as geographically. By the 1980's the baby boomers of the post World War II period were entering the family formation years and a large proportion of the population was entering the retirement years. These changes were accompanied by increases in the number of women in the labor force, women in the labor force with children, single parents, and one-person households, as well as a decline in family size and a shift in the population towards the Sunbelt. Historical data from the Consumer Expenditure Survey reflect the changing consumption patterns of the American family as a result of these changes as well as changes in tastes, preferences, and technology.[2]

Consumer Expenditure Surveys have been conducted at approximately 10-year intervals since 1888. The important trends and distribution of expenditures, and selected demographic characteristics from 1901 through 1988-89 are shown in text table 3. In order to maintain consistent comparisons with earlier studies, the data in the table are presented for urban workers who are wage earners and clerical or sales employees. This provides the longest period of similarly defined households. These families accounted for 82 percent of the population in 1901 but less than one-third in 1988-89. In spite of some lack of comparability in the methodology and coverage in each survey,

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[2] See Jacobs, Eva and Stephanie Shipp, "How family spending has changed in the U.S.," *Monthly Labor Review*, March 1990, pages 20-27.

Text table 3. Consumption expenditures of urban wage and clerical consumer units, Consumer Expenditure Surveys, selected years and periods, 1901 to 1989

Item	1901	1917-19	1934-36	1950	1960-61	1972-73	1988-89
Income before taxes [1]	$827	$1,505	$1,518	—	$6,678	$12,771	$29,497
Income after taxes [1]	—	—	—	$3,923	$5,912	$11,054	$27,026
Average family size	5.3	4.9	3.6	3.4	3.2	3.2	2.9
Percent homeowner	19	27	30	44	56	57	55
Current consumption expenditures	$791	$1,353	$1,463	$3,925	$5,431	$8,607	$22,250
Percent distribution:	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food and alcoholic beverages	43.0	41.1	34.7	32.5	26.0	22.6	18.8
Shelter	14.0	13.8	17.7	10.6	13.9	16.4	19.9
Utilities, fuels, and public services	5.2	5.5	7.4	4.2	6.1	6.9	7.6
Household operations	—	2.7	4.0	3.9	4.2	1.2	1.5
Household furnishings and equipment [2]	3.3	4.6	4.1	7.1	5.2	4.8	5.4
Apparel and services	13.5	17.6	10.9	11.5	10.3	8.4	5.7
Vehicle expenses	—	1.2	5.9	12.0	13.4	22.9	23.2
Public transportation	—	1.9	2.6	1.8	1.7	1.2	0.9
Health care	2.7	4.7	4.0	5.1	6.6	4.7	4.4
Entertainment and reading	2.7	3.3	3.6	5.4	4.9	5.3	6.1
Personal care	—	1.0	2.1	2.3	2.9	1.3	1.5
Education	—	0.5	0.5	0.4	1.1	1.1	1.0
Miscellaneous (sundries)	15.7	2.0	2.5	3.2	3.9	3.3	4.0

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.
[2] Includes housekeeping supplies for 1988-89.

broad comparisons of spending patterns over time can be made.

The distribution of the expenditures gives the best picture of the changes that have taken place. Food as a percent of total expenditures has declined from 43 percent to 19 percent since 1901. Within the food budget however, the share spent on food away from home has increased. Homeownership has increased dramatically as have outlays associated with owning a home. Data from the 1901 survey show that only 19 percent of families owned a home compared to 44 percent in 1950 and 55 percent in 1988-89. Rising incomes and technological change have allowed for growth in homeownership and improvement in housing conditions. Limited income was one of the reasons for low rates of homeowership in the early years. The difficulty of borrowing money and the high cost of financing made owning a home virtually impossible for many families. Long work days (6 days of 9 or 10 hours each was normal), lack of good transportation, and the need to spend a large share of income on food, contributed to crowded living quarters. Increasing incomes, a shorter work week, the spread of auto ownership and the development of a paved highway system, and the availability of less expensive land in the suburbs led to the spread of the population and workplaces.

Outlays for transportation now account for 24 percent of current consumption—a significant rise from 1901 when they were included in "other purposes" (miscellaneous). A forecaster in 1909 concluded that it was "nothing less than feeble-mindedness to expect anything to come of the horseless carriage movement."[3] Despite this and other predictions to the contrary, automobiles have changed modes of travel, altered leisure time activities, and changed the residential and employment areas for workers. Numerous new industries and jobs were created to produce and service vehicles. The introduction of the assembly line in 1916, and advertising and credit in the 1930's, contributed to lower cost and widespread ownership of automobiles. In 1934-36, working families allocated almost 9 percent of their expenditures to transportation. It was commented that "nowadays when the family has had a successful year, it is more apt to think of an automobile as a symbol of success rather than new clothes or furniture for the parlor."[4] The purchase of automobiles continued to increase during the 1950's and 1960's as did the percent of total expenditures allocated for transportation. This proportion has increased from 14 percent in 1950 to 24 percent in 1988-89. During the 1970's and 1980's, other vehicles were added to the family's driveway—vans, trucks, recreational vehicles, and motorcycles.

Results from the 1901 survey indicate that families of wage earners and clerical workers allocated 3 percent of their expenditures to "sickness and death," that is, medical care and funeral expenses. Even as family size has declined over time, health care expenditures for workers' families have increased. Shares rose from 3 percent at the turn of the century to 7 percent in 1960-61. There was a decline in the share to less than 5 percent in 1988-89 although in the last few years the trend has been upward. The share allocated for entertainment and reading increased as the work day and work week became shorter and these activities became accessible to more people. The share has more than doubled since 1901, rising from less than 3 percent at that time to over 6 percent in the latest survey.

The Consumer Expenditure Survey has proven to be a valuable source of information for tracking changes in the spending patterns of American consumers over time. Because the survey is now conducted on an ongoing basis rather than at 10-year intervals as it was in the past, it allows for more frequent assessments of how Americans spend their money and should provide more timely answers as to how spending patterns change.

Spending patterns of older consumers, by age and income

Interest in the characteristics and behavior of older persons continues to grow as the U.S. population ages. Persons aged 65 years and over made up 9 percent of the population in 1960; by 1990 the share had grown to 12 percent, and by the year 2020 it is projected to reach 18 percent (see text table 4). The Consumer Expenditure Survey provides information that enables analysts to study the spending behavior of older persons. Earlier BLS studies examined expenditures by older persons classified into age subgroups[5]

Text table 4. Percent of the population of selected older age groups, and median age of population aged 65 and over, 1960-2040

Year	65-74 years (percent)	75 years and over (percent)	Median age of population aged 65 years and over
1960	6.1	3.1	71.9
1970	6.1	3.7	72.6
1980	6.9	4.4	72.8
1990	7.3	5.3	73.3
2000	6.8	6.2	74.5
2010	7.4	6.5	74.2
2020	10.5	7.2	73.0
2030	12.0	9.9	74.0
2040	10.2	12.4	76.1

Source: G. Spencer, *Projections of the Population of the United States, by Age, Sex, and Race, 1988 to 2080*, (projection data from middle series), Current Population Reports, Series P-25, no. 1018 (U.S. Department of Commerce, Bureau of the Census, January 1989), Tables G and H, pp. 8-9.

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[3] H.P. Maxim, *Horseless Carriage Days*, (New York, Harpers, 1937).

[4] Faith M. Williams and Alice C. Hanson, *Money Disbursements of Wage Earners and Clerical Workers, 1934-36, Summary Volume*, U.S. Bureau of Labor Statistics Bulletin 638 (Washington D.C., Government Printing Office, 1941), p.41.

[5] Beth Harrison, "Spending patterns of older persons revealed in expenditure survey," *Monthly Labor Review*, October 1986, pp. 15-17.

Text table 5. Selected characteristics, annual expenditures, sources of income, and shares of expenditures and income, for older consumer units by income class, Consumer Expenditure Survey, 1988-89

Item	All consumer units age 65 and over[1]	Age 65 to 74			Age 75 and over		
		Less than $15,000	$15,000 to $29,999	$30,000 and over	Less than $15,000	$15,000 to $29,999	$30,000 and over
Number of consumer units (in thousands)	17,621	4,961	3,288	2,052	5,322	1,336	661
Average number of persons	1.8	1.6	2.2	2.4	1.4	1.9	2.1
Age of reference person	73.8	69.4	69.2	68.4	80.8	79.3	79.1
Number of earners	.5	.4	.7	1.2	.1	.3	.5
Percent:							
Male	56	49	72	79	36	75	78
Homeowner	77	67	87	91	70	83	90
Black	10	14	9	3	12	2	2
College	25	15	29	57	15	29	52
Own at least one vehicle	78	76	96	99	58	89	92
Total expenditures	$18,372	$13,614	$20,862	$39,354	$10,424	$21,396	$37,656
Percent distribution:							
Food	15.3	16.4	16.8	14.1	17.7	13.7	11.3
Food at home	10.2	11.9	11.1	7.6	13.5	9.2	6.0
Food away from home	5.1	4.5	5.7	6.4	4.2	4.5	5.3
Housing	31.8	35.3	29.7	28.1	38.7	28.7	27.2
Apparel and services	4.5	4.7	5.3	5.3	3.3	3.5	4.2
Transportation	17.1	16.1	18.7	20.0	10.3	20.9	15.1
Health care	11.6	12.4	10.6	6.3	16.7	15.6	12.2
Entertainment	3.7	3.1	3.9	4.7	2.2	3.4	4.7
Other[2]	11.8	9.6	11.1	13.0	10.1	11.4	20.1
Personal insurance, pensions	4.3	2.4	4.0	8.5	1.0	2.8	5.2
Income before taxes[3]	$18,746	$8,654	$20,990	$52,875	$8,016	$21,049	$59,095
Percent distribution:							
Wages and salaries	19.7	6.4	21.8	37.2	1.9	8.1	10.1
Social security, retirement	58.3	85.9	66.3	33.3	88.5	72.4	39.8
Interest, dividends	15.2	4.2	8.2	16.6	6.2	16.5	44.5
Other income	6.8	3.5	3.7	12.9	3.5	2.9	5.6

[1] "Complete income reporters" only; see glossary.

[2] Includes expenditures for alcoholic beverages, personal care, reading, education, tobacco, miscellaneous expenditures, and cash contributions.

[3] Income values are derived from "complete income reporters" only; see glossary.

and classified by working versus nonworking[6].

Shown in text table 5 are comparisons of expenditures, characteristics, and income for two subgroups of the older population, age 65 to 74 and age 75 and over, each classified into three income classes—less than $15,000, $15,000 to $29,999, and $30,000 and over. These comparisons attempt to show differences in spending attributable to income differences, age differences, or some combination of the two. However, caution should be used in interpreting these data since factors other than age or income, such as family size or composition, tastes, or preferences, will also affect the expenditure patterns of the various groups.

Comparisons of characteristics and income. Comparing the characteristics and income of all consumer units with head aged 65 to 74 to those with head aged 75 and over (see table 3) shows that, in addition to the average age differences, consumer units in the oldest age group are, on average, smaller in size, are more likely to be headed by a woman, and are more likely to have paid off their mortgage if they own a home. Consumers in the younger age group are more likely to own a vehicle and are, on average, better educated than the older group.

Average incomes of the younger group are higher than those of the older group. The younger group has a greater proportion of consumer unit members (some of whom may be less than 65) who are still working. Accordingly, the younger consumer units derive more of their total income from wages and salaries than the older group—about a quarter of their total versus only about 5 percent for the older group. The older group derives much of its income from Social Security, and private and government retirement, which accounts for about two-thirds of their total income versus about half of the total of the younger group's income. The older group derives about a quarter of its income from interest, dividends, rental income, and other property while the younger group gets only a little over a tenth of its income from that source.

Comparing the two age groups when the data are classified into lower, middle, and higher income groups (see text table 5) shows that the older group has fewer persons and fewer earners per consumer unit for all three income groups. The portion of consumer units headed by women is somewhat higher for lower income consumers than for higher income consumers in the both age groups. However, almost two-thirds of the low-income, older group are headed by women compared to about half of the low-income, younger group. The percentage of consumers who are homeowners is roughly similar for the two groups at each income level and individuals in the older age group are more likely to have paid off their mortgage for each income level. The younger group is more likely to own a vehicle across all income groups with the greatest difference between the two age groups at the lowest income level.

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[6] Thomas Moehrle, "Expenditure patterns of the elderly: workers and nonworkers," *Monthly Labor Review*, May 1990, pp. 34-41.

The older age group has a higher average income than the younger group for the highest income class. The proportion of consumers with incomes below $15,000 is much higher for the older age group—almost three of four consumer units—as compared to about half of the younger group. The younger consumers receive about a third of their income from wages and salaries as compared to only a tenth received by the older group. Also, high-income, older consumers derive a much greater proportion of their income from interest, dividends, rental income, and other property income than does the younger group—45 percent versus 8 percent. However, the high-income group accounts for less than 10 percent of the oldest age group.

Comparison of expenditures. The shares of total expenditures allocated to various components are shown in text table 5. Classifying the data for the two age groups by income allows for examining the effects of age, income, and a combination of the two, on the expenditure patterns of the two groups.

The share spent on housing by all consumers with the household head aged 65 to 74 is about the same as the share spent by the older age group. However, for each age group the lowest income consumers spent a larger share on housing, 35 percent for the 65 to 74 group and 39 percent for the 75 and over group, than did the higher income classes, which spent 30 percent or less. Entertainment expenditure shares increase steadily with income for both age groups. The share spent on clothing appears to be influenced more by age than income as consumers in the younger group allocated about 5 percent of their total expenditures to clothing at each income level while the older group spent from 3 to 4 percent on clothing at each income level. Health care expenditure shares appear to be influenced by both age and income as the shares allocated by the older group were higher than the younger group for each income level. For each age group the shares were highest for the lower income consumers and decreased as incomes increased. These results are expected since older consumers generally require more health care services, and higher income consumers are more likely to take advantage of preventive health care measures to avoid more serious health problems.

Shares allocated to personal insurance and pensions (which are predominantly made up of pension payments) also appear to be influenced by both age and income. Since a greater proportion of the younger group are still working and are still paying into Social Security and private and government pension plans, the younger group allocated more to this component than the older group, 5 percent of total expenditures compared to 2 percent. The smaller proportion spent by the older group is consistent across all three income groups and increases with income.

Consumer expenditures classified by housing tenure

The Consumer Expenditure Survey divides housing tenure into two types: homeowner and renter. Homeowners are defined in the survey as those consumer units for which the principal place of residence is either mortgaged or owned outright, including houses, condominiums and cooperatives, and townhouses. Renters include all consumer units either paying rent or receiving rent as pay. The definitions are modified slightly for the purposes of this study. Homeowners are defined as above, except that owners of condominiums or cooperatives are excluded, and shown separately.[7] Renters include only those families that actually pay rent—those who receive rent as pay or live in student housing are excluded. Results from the 1988-89 Interview surveys show that families with different housing tenure also have different demographic characteristics and spending patterns.

Homeowners and renters. Homeowners make up the majority of the population, accounting for about 60 percent of all households in 1988-89. Renters make up an additional 36 percent, while condominium owners make up about 2 percent. Those who occupy housing without cash payment of rent, live in student housing, or for whom no housing tenure could be ascertained, account for the remaining 2 percent.

Text table 6 shows that, on average, homeowners are older and have higher incomes than renters. They have larger families, more earners, and more vehicles. Consumer units in owned dwellings also have more rooms and bathrooms than consumer units living in rented dwellings. Most homeowners and renters are located in urban areas, although more consumers in rural areas own their homes than rent them.[8] Homeowners are about two times more likely to be retired than are renters; they are more than twice as likely to be self-employed than are renters. By race, whites are almost twice as likely to be homeowners as

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[7] Although they are a small portion of the total population, a separate comparison of condominium and cooperative owners with other homeowners and renters is shown because condominiums and cooperatives share some characteristics of both houses and apartments. For example, they are often owned, like houses, but they have fewer rooms and may be in large high rise buildings like apartments.

[8] In 1988-89, 67 percent of homeowners (excluding condominium owners) were found in urban areas, compared to 85 percent of renters; also, 77 percent of rural nonfarm families were homeowners, while 21 percent were renters. (Condominium owners accounted for 1 percent; those remaining are "other" consumer units.) Renters were more likely than homeowners to live in a central city within a metropolitan sample area—44 percent of renters live in central cities compared to 24 percent of homeowners.

Text table 6. Annual expenditures, expenditure shares, and demographic characteristics of consumer units classified by housing tenure, Interview Survey, 1988-89

Item	Homeowner	Renter	Condominium owner
Number of consumer units (in thousands)	57,102	33,913	2,243
Age of reference person	51.6	40.1	52.5
Income before taxes [1]	$36,146	$19,891	$40,350
Percent:			
In urban areas	67	86	87
Central city	24	44	34
Other urban [2]	43	42	54
Race of reference person:			
Black	7	17	4
White and other	93	83	96
Occupation:			
Self-employed	9	4	7
Salaried	63	72	63
Retired	21	10	25
Other [3]	7	14	5
Average number in consumer unit:			
Persons	2.8	2.3	1.9
Earners	1.5	1.2	1.1
Vehicles	2.5	1.3	1.5
Rooms (excluding bathrooms)	6.3	4.3	4.9
Bathrooms	1.8	1.3	1.9
Total Expenditures	$28,848	$18,816	$32,566
Percent distribution:			
Food, total	16.1	17.5	14.4
Food at home	11.6	13.0	8.5
Food away from home	4.5	4.5	5.9
Housing	30.7	33.6	34.5
Apparel	5.3	5.5	6.0
Transportation	20.2	20.1	16.8
Health care	5.5	3.9	6.5
Entertainment	5.5	4.5	5.5
Personal insurance and pensions	10.2	7.7	9.4
Other [4]	6.5	7.2	6.9

[1] Complete income reporters only.

[2] Includes other urbanized areas inside and outside the MSA.

[3] Includes those who are working without pay, unemployed, unable to work, home with children, non-working students, doing something else, and those whose occupation could not be identified.

[4] Includes alcoholic beverages, personal care, reading, education, tobacco, miscellaneous, and cash contributions.

renters, while blacks are about 1.4 times more likely to be renters than homeowners.

Homeowners and renters also spend differently on most items, as shown by examining selected expenditure shares. Although renters spend a larger share on food than homeowners—18 percent versus 16 percent of total expenditures—homeowners devote a larger portion of their food budget to food away from home—28 percent versus 26 percent. Homeowners also spend less than renters on housing (31 percent for homeowners and 34 percent for renters).[9]

Condominium owners. Condominium owners are similar to homeowners in some ways. On average, they are about the same age, and their dwellings have the same number of bathrooms. They also have more vehicles and rooms than do renters, but they have fewer of these items than do homeowners. Condominium owners also have higher incomes, smaller families, and fewer earners than do either homeowners or renters. About the same proportion of condominium owners as renters live in urban areas but only 34 percent live in the central city as compared to 44 percent of renters. Like homeowners, condominium owners are more likely to be self-employed or retired than are renters. (Condominium owners are more likely to be retired than any other group.)

By race, condominium owners are most like homeowners—96 percent of condominium owners are "white and other" compared to 93 percent of homeowners and 83 percent of renters.

Condominium owners spend a larger share of their total expenditures on food away from home and a smaller share on food at home than do homeowners or renters, probably because they have higher incomes and smaller families. They also spend a larger share on housing and health care and a smaller share on transportation.

Hispanic expenditures and comparisons to other ethnic groups

Hispanics may surpass blacks as the largest ethnic minority within 30 to 40 years according to population projections by the Bureau of the Census[10]. As the Hispanic population continues to grow, the spending patterns of Hispanics may increasingly affect the average spending pattern of all consumers. Conversely, if Hispanics are assimilated into the general population, differences in their spending patterns from those of other ethnic groups may lessen. Text table 7 shows the demographic characteristics and expenditure shares of Hispanics as compared to other ethnic groups. Hispanics, as defined in the Consumer Expenditure Survey, include persons of Mexican-American, Mexican, Chicano, Puerto Rican, Cuban, Central or South American, or other Spanish descent. Blacks include persons from the origin category Afro-American, and non-Hispanics less blacks (hereafter referred to simply as non-Hispanics) includes persons from all other origin categories.

Comparisons between Hispanics and non-Hispanics. Hispanics show marked differences from non-Hispanics in demographic characteristics as well as in the way they spend their money. The differences in demographics help explain some of the differences in expenditure patterns between the two groups. On average, Hispanics are younger, have larger families and more children, are less likely to

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[9] Renters are younger than homeowners on average and are more likely to include students.

[10] Assumes high level estimates of immigration, *Projections of the Hispanic Population: 1983 to 2080*, (U.S. Department of Commerce, Bureau of the Census, November 1986) Current Population Reports, Series P-25, no. 994, p. 20.

Text table 7. Expenditure shares and characteristics of ethnic groups, Consumer Expenditure Survey, 1988-89

	All consumer units	Non-Hispanic less black	Hispanic	Black
Number of consumer units (in thousands)	95,340	80,547	5,820	8,973
Income before taxes [1]	$29,937	$31,609	$22,464	$19,706
Age of reference person	47.1	47.7	40.9	45.8
Average number in consumer unit	2.6	2.5	3.4	2.9
Average number of children under 18	0.7	0.6	1.2	1.1
Average number of earners	1.4	1.4	1.6	1.2
Percent:				
Living in urban areas	78	76	94	92
Living in the West	22	23	40	8
Renters	38	34	60	59
Service and construction workers [2]	27	25	43	32
Completed college	22	24	10	11
At least one vehicle owned	86	89	77	64
Average annual expenditures	$26,856	$28,220	$22,344	$17,544
Percent distribution:				
Food	14.7	14.4	18.4	16.1
Food at home	8.4	8.1	11.6	10.5
Food away from home	6.3	6.3	6.9	5.6
Housing	31.1	30.7	33.9	34.0
Shelter	17.4	17.1	21.1	18.6
Utilities, fuels, public services	6.7	6.4	6.6	9.9
Household operations	1.6	1.6	1.4	1.2
Housekeeping supplies	1.4	1.4	1.5	1.3
Housefurnishings and equipment	4.0	4.2	3.2	3.1
Apparel and services	5.7	5.6	6.8	7.2
Transportation	19.1	19.4	17.1	17.8
Vehicle purchases	8.7	8.9	7.1	7.2
Gasoline and motor oil	3.6	3.6	3.6	3.6
Other vehicle expenses	5.9	5.9	5.1	5.7
Public transportation	1.0	1.0	1.3	1.3
Health care	5.0	5.2	4.0	3.8
Entertainment	5.1	5.3	4.1	3.2
Personal insurance and pensions	8.8	8.9	7.5	8.1
Other [3]	10.4	10.6	8.2	9.8

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Includes mechanics, operators, fabricators, and laborers.

[3] Includes alcoholic beverages, personal care, reading, education, tobacco, miscellaneous expenditures, and cash contributions.

have completed college, and are more likely to be renters than homeowners. Hispanics and non-Hispanics have about the same number of earners per consumer unit but Hispanics average only about 70 percent of the income of non-Hispanics.

Larger family sizes and lower incomes account for Hispanics allocating a larger share of their total expenditures on necessities such as food and housing. Hispanics apportion 52 percent of their total expenditures to these two components as compared to about 45 percent by non-Hispanics. Hispanics spend a smaller share on transportation than do non-Hispanics, probably because they are less likely to own a vehicle. Hispanics also spend a smaller share on health care, entertainment, and personal insurance and pensions than do non-Hispanics.

Comparisons between Hispanics and blacks. Hispanic demographic characteristics shown in text table 7 more closely resemble those of blacks than those of non-Hispanics, although some differences do exist. Hispanics and blacks are similar in the proportion who live in urban areas, who are renters, and who have completed college. They also have about the same number of children per consumer unit although Hispanic consumer units are larger than those of blacks. There are more earners per consumer unit among Hispanics than blacks and they have higher incomes and are more likely to own a vehicle. Hispanics are also more likely to live in the Western region of the country.

Despite having higher average incomes, Hispanics spend a larger share of their total expenditures on food than do blacks, probably because of their larger families. Hispanics and blacks have comparable expenditure shares for housing, clothing, health care, and personal insurance and pensions. The shares spent on transportation are also somewhat similar.

Expenditures by single men and women, classified by age

Because women are increasing their labor force participation and are, on average, earning more, they are having an increasingly important influence on the economy. Women are more likely to be heading households and making independent expenditure decisions than ever before. As a result, gender has become an important factor in consumer behavior analysis.

In the Consumer Expenditure Survey, spending information is recorded for the consumer unit rather than by family member. Consequently, in consumer units that include both males and females it is not possible to classify expenditures according to gender. However, the spending patterns of single men and women can be examined to analyze expenditure differences by gender. Data for single men and single women by age groups are published for the first time in this bulletin (see tables 39 and 40).

There are notable differences between the averages for single men and single women in age, income, and expenditure patterns as shown in text table 8.[11] In 1988-89, single women were, on average, 13 years older than single men. Income for single women averages only 66 percent of the income of single men, in part a reflection of the lower number of single women earners. Single women spend a larger portion of their budgets on housing and clothing while single men spend a larger share on food away from home, transportation, and entertainment. Although both men and women spend 13 percent of their budget on food, single women spend a smaller share of their food budget on food away from home—40 percent compared to 60 percent spent by single men. For all age groups, except under age 25, women spend smaller shares on food away from home.

Probably because they are older and therefore more likely to be divorced or widowed, more single women than single men are homeowners. Even so, men and women allocate a similar share for shelter. The bulk of the difference in the share allocated to housing was for utilities and public services for which women spend a larger share. Utilities are often included in the rent of the unit rather than paid separately, and because more men than women are renters, this may account for some of the difference between men and women in the share spent on utilities. Also, this makes the expenditure share allocated by men on shelter (which includes expenditures for owned dwellings, rented dwellings, and other dwellings) higher relative to that of women.

Across all age groups, women spend more of their total budget on apparel and services than men. Both men and women spend about 20 percent of their apparel budget on gifts. About half of men's gift purchases go for jewelry and watches compared to only 10 percent of the women's.

Men allocate a larger share of their expenditures to transportation—20 percent versus 14 percent for women. Most of the difference is accounted for by the purchase of vehicles and related expenses such as gasoline and insurance.

Single women allocate almost twice as much for health care as do single men. Single women spend a larger share for health care across all age groups except the group age 65 and over, for which single men allocate about the same share.

As more women enter the labor force, some of the differences in income, expenditures, and expenditure shares may narrow or disappear. For example, the share allocated for food away from home for single women and single men under age 25 is the same. We can study whether this pattern will continue as these men and women mature. The large differences in the amount allocated for health care may narrow as more women enter professions that have better health care coverage. However, physical differences between men and women may dictate that differ-

Text table 8. Annual expenditures, expenditure shares, and characteristics of single consumer units classified by sex and selected age groups, Consumer Expenditure Survey, 1988-89

	Single men			Single women		
	All ages	25-34	65 and over	All ages	25-34	65 and over
Income before taxes	$20,941	$22,931	$15,383	$13,803	$19,270	$9,989
Age of reference person	42	29	74	55	29	76
Percent homeowner	33	25	60	47	19	65
Number of earners	.8	1.0	.2	.5	.9	.1
Total expenditures	$18,668	$20,876	$13,977	$14,275	$17,416	$11,058
Percent distribution:						
Food	13	13	15	13	12	15
Food at home	5	5	8	8	5	11
Food away from home	8	9	7	5	7	4
Housing	31	32	34	37	34	41
Shelter	21	22	19	22	23	21
Utilities	6	5	8	8	6	11
Other housing [1]	5	5	6	7	5	9
Apparel and services	4	5	3	7	8	5
Transportation	20	22	20	14	18	9
Health care	4	2	12	7	4	13
Entertainment	5	5	3	4	6	3
Other [2]	22	21	14	17	18	14

[1] Includes household operations, housekeeping supplies, and household furnishings and equipment.

[2] Includes alcoholic beverages, personal care, reading, education, tobacco, miscellaneous, cash contributions, and personal insurance and pensions.

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[11] For an earlier analysis using 1984-85 data, see "Expenditure Patterns of Single Women and Single Men," by Stephanie Shipp, paper presented at the American Statistical Association meetings, August 1987, San Francisco, CA.

rences will continue to exist. Traditionally, women have allocated more of their budget for clothing. As styles continue to become more casual and offer more variety for men, this difference may narrow as well. The Consumer Expenditure Survey will provide the data to track younger cohorts over time to see how similar the spending patterns of men and women will be in the future.

Interpreting the data

Several factors should be considered when interpreting the expenditure data, especially when relating averages to individual circumstances. The data are averages for the total population—urban and rural. Since not all consumer units purchased each item during the survey period, the average expenditure for an item is generally considerably lower than the expenditure by those consumer units that purchased it. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average of those purchasing the item. For instance, table 1 shows average expenditures for new cars and trucks of only $1,143, since relatively few consumer units actually purchased a new vehicle. Of course, the average cost for those who did make the purchase would be substantially higher than this. Even if all consumer units purchased a particular item, an individual consumer unit may have spent more or less than the average for that item. Income, family size, age of family members, geographic location, and individual tastes and preferences are among the factors which influence expenditures. Even within a group having similar characteristics, there may be significant variation.

Expenditures reported here are direct out-of-pocket expenditures. Indirect expenditures, which may be significant, may be reflected elsewhere. For example, rental contracts often include utilities. Renters with such contracts would record no direct expense for utilities and, therefore, appear to have lower utility expenses. Other costs are frequently paid by employers or insurance companies. Consumer units with members whose employers pay for all or part of their health insurance or life insurance would have lower direct expense for these items than those who pay the entire amount themselves.

In addition, caution should be used in interpreting changes in expenditures over a short time span. Average amounts spent on different expenditure components may fluctuate from year to year due to changes in economic conditions. For example, a decrease in the supply of food products as a result of poor weather conditions, or a decrease in the oil supply arising from political events such as an oil embargo might result in sharp price increases and short-term changes in expenditure levels. A less volatile measure of expenditure patterns is the share of total expenditures allocated to major categories of consumption over a period of several years.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	95,818	82,960	16,558	16,584	16,592	16,607	16,620	12,857
Consumer unit characteristics:								
Income before taxes [1]	$31,308	$31,308	$5,720	$13,894	$23,856	$37,524	$75,406	(1)
Income after taxes [1]	28,496	28,496	5,669	13,348	22,233	34,183	66,923	(1)
Average number of persons in consumer unit	2.6	2.5	1.8	2.2	2.6	2.9	3.1	2.7
Age of reference person	47.2	47.1	51.1	50.5	45.5	43.0	45.4	47.7
Average number in consumer unit:								
Earners	1.4	1.4	.7	1.0	1.4	1.8	2.1	1.4
Vehicles	2.0	2.0	.9	1.5	2.0	2.6	3.1	2.0
Children under 16	.7	.7	.5	.5	.7	.9	.8	.7
Persons 65 and over	.3	.3	.5	.5	.3	.2	.1	.3
Percent distribution								
Sex of reference person:								
Male	66	66	41	59	68	78	84	68
Female	34	34	59	41	32	22	16	32
Housing tenure:								
Homeowner with mortgage	39	39	12	18	36	54	74	37
Homeowner without mortgage	24	23	29	31	24	18	15	29
Renter	37	38	59	50	40	29	12	34
Race of reference person:								
Black	11	10	17	12	10	7	5	13
White and other	89	90	83	88	90	93	95	87
Education of reference person:								
Elementary (1-8)	11	11	23	17	9	4	2	11
High school (9-12)	43	43	46	51	49	40	26	45
College	46	46	30	31	42	55	72	43
Never attended and other	1	1	1	1	(2)	(2)	(2)	1
At least one vehicle owned	87	87	62	85	94	97	97	85
Average annual expenditures	$27,810	$28,323	$12,119	$17,616	$24,476	$34,231	$53,093	$24,862
Food	4,152	4,188	2,207	3,102	3,899	4,952	6,772	4,013
Food at home	2,390	2,403	1,513	2,019	2,360	2,789	3,329	2,335
Cereals and bakery products	359	362	241	303	345	423	498	346
Cereals and cereal products	131	130	96	117	125	141	172	132
Bakery products	228	232	145	186	219	282	326	214
Meats, poultry, fish, and eggs	611	616	393	542	605	700	838	591
Beef	202	204	125	177	205	238	275	195
Pork	116	117	92	100	115	131	148	114
Other meats	89	92	52	88	90	106	122	80
Poultry	100	100	62	84	96	111	147	98
Fish and seafood	71	71	38	61	66	79	110	69
Eggs	33	32	24	32	32	36	37	35
Dairy products	304	304	201	258	296	351	411	307
Fresh milk and cream	148	146	106	137	148	164	173	155
Other dairy products	157	158	95	121	148	187	238	152
Fruits and vegetables	408	403	264	345	395	466	544	429
Fresh fruits	126	122	81	100	122	143	164	139
Fresh vegetables	127	125	83	113	122	141	167	136
Processed fruits	89	89	60	74	83	103	125	90
Processed vegetables	66	67	39	57	68	81	88	64

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other food at home	$708	$718	$414	$572	$720	$847	$1,037	$663
Sugar and other sweets	86	86	55	62	83	111	117	86
Fats and oils	59	60	38	57	60	69	76	55
Miscellaneous foods	314	321	176	259	325	382	463	285
Nonalcoholic beverages	216	216	133	179	221	243	306	213
Food prepared by consumer unit on out-of-town trips	33	35	12	14	31	42	76	23
Food away from home	1,762	1,785	694	1,082	1,538	2,163	3,443	1,678
Alcoholic beverages	284	298	129	195	306	367	491	227
Housing	8,609	8,597	4,260	5,762	7,425	9,811	15,702	8,736
Shelter	4,835	4,826	2,373	3,086	4,037	5,483	9,139	4,888
Owned dwellings	2,850	2,836	815	1,073	1,933	3,312	7,037	2,935
Mortgage interest	1,741	1,745	350	433	1,019	2,228	4,687	1,717
Property taxes	575	562	203	313	446	570	1,279	656
Maintenance, repairs, insurance, other expenses	533	529	262	327	468	514	1,071	562
Rented dwellings	1,500	1,523	1,424	1,830	1,801	1,645	915	1,354
Other lodging	485	467	135	183	304	526	1,187	599
Utilities, fuels, and public services	1,835	1,810	1,177	1,500	1,763	2,028	2,581	1,993
Natural gas	247	246	167	212	234	276	340	254
Electricity	738	726	463	610	707	796	1,052	817
Fuel oil and other fuels	101	97	70	85	92	99	141	124
Telephone	567	559	370	459	564	644	757	621
Water and other public services	182	182	106	135	166	213	292	178
Household operations	460	455	150	229	362	506	1,025	490
Personal services	219	226	64	114	200	322	430	173
Other household expenses	241	229	86	115	163	185	595	317
Housekeeping supplies	394	410	185	352	383	459	672	327
Laundry and cleaning supplies	107	111	67	90	110	125	163	91
Other household products	165	173	60	156	147	186	315	132
Postage and stationery	122	127	59	106	125	149	194	104
Household furnishings and equipment	1,086	1,095	375	595	880	1,336	2,285	1,038
Household textiles	105	105	22	65	105	114	221	111
Furniture	312	319	101	191	226	393	684	268
Floor coverings	70	74	19	30	37	89	193	51
Major appliances	148	148	49	106	128	200	258	144
Small appliances, miscellaneous housewares	65	68	24	38	45	85	146	54
Miscellaneous household equipment	386	380	160	165	338	454	782	410
Apparel and services	1,582	1,608	632	917	1,395	2,034	3,059	1,480
Men and boys	397	404	131	220	305	508	852	385
Men, 16 and over	324	324	94	184	236	400	705	334
Boys, 2 to 15	74	80	37	37	69	109	147	51
Women and girls	657	667	261	388	649	822	1,213	617
Women, 16 and over	564	571	228	340	573	678	1,034	537
Girls, 2 to 15	93	96	33	48	75	144	180	80
Children under 2	72	77	29	50	62	115	127	55
Footwear	189	192	90	125	166	277	302	177
Other apparel products and services	266	269	121	133	213	312	564	246
Transportation	5,187	5,277	1,989	3,199	4,563	7,219	9,401	4,637
Vehicle purchases (net outlay)	2,291	2,348	834	1,369	1,875	3,503	4,152	1,923
Cars and trucks, new	1,218	1,238	327	487	927	1,738	2,709	1,087
Cars and trucks, used	1,051	1,086	490	872	933	1,732	1,403	821
Other vehicles	22	23	[3] 17	[3] 10	15	34	40	[3] 15
Gasoline and motor oil	985	987	465	700	998	1,217	1,555	968

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other vehicle expenses	$1,627	$1,664	$563	$985	$1,494	$2,205	$3,070	$1,423
Vehicle finance charges	303	308	71	158	272	462	579	270
Maintenance and repairs	561	581	239	375	517	758	1,011	470
Vehicle insurance	575	580	202	364	552	733	1,048	540
Vehicle rental, licenses, other charges	188	195	52	87	152	252	432	144
Public transportation	284	278	128	145	196	295	624	322
Health care	1,407	1,411	861	1,332	1,376	1,442	2,042	1,399
Health insurance	537	540	368	582	561	567	623	514
Medical services	542	534	251	438	494	561	926	596
Drugs	240	244	203	241	245	238	292	228
Medical supplies	87	93	39	72	77	77	201	62
Entertainment	1,424	1,432	511	645	1,135	1,737	3,128	1,396
Fees and admissions	377	375	114	142	250	439	926	393
Television, radios, sound equipment	429	436	212	286	404	531	746	389
Pets, toys, and playground equipment	249	261	88	137	285	322	474	187
Other entertainment supplies, equipment, and services	369	361	97	80	196	446	983	426
Personal care products and services	366	379	167	308	333	445	641	320
Reading	157	160	66	99	145	182	306	137
Education	367	342	271	134	200	306	797	526
Tobacco products and smoking supplies	261	265	187	235	311	315	279	236
Miscellaneous	643	676	280	391	663	768	1,276	438
Cash contributions	900	930	236	417	744	1,042	2,208	704
Personal insurance and pensions	2,472	2,760	322	881	1,981	3,610	6,991	614
Life and other personal insurance	346	349	110	195	259	456	724	329
Pensions and Social Security	2,125	2,411	212	686	1,722	3,154	6,268	284
Sources of income and personal taxes: [1]								
Money income before taxes	31,308	31,308	5,720	13,894	23,856	37,524	75,406	(1)
Wages and salaries	23,248	23,248	1,833	7,330	17,252	31,323	58,385	(1)
Self-employment income	2,535	2,535	-45	542	1,115	1,590	9,455	(1)
Social Security, private and government retirement	3,387	3,387	2,624	4,636	3,823	2,798	3,055	(1)
Interest, dividends, rental income, other property income	1,253	1,253	180	425	878	1,117	3,661	(1)
Unemployment and workers' compensation, veterans' benefits	207	207	115	187	219	291	222	(1)
Public assistance, supplemental security income, food stamps	290	290	735	416	154	61	84	(1)
Regular contributions for support	273	273	184	260	336	270	316	(1)
Other income	115	115	93	98	79	75	229	(1)
Personal taxes	2,812	2,812	50	546	1,623	3,341	8,483	(1)
Federal income taxes	2,228	2,228	21	402	1,246	2,582	6,877	(1)
State and local income taxes	521	521	9	119	344	683	1,448	(1)
Other taxes	62	62	20	24	33	75	158	(1)
Income after taxes	28,496	28,496	5,669	13,348	22,233	34,183	66,923	(1)

See footnotes at end of table.

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Addenda:								
Net change in total assets	$3,612	$3,541	$237	$585	$1,160	$3,750	$11,951	$4,074
Net change in total liabilities	3,401	3,325	508	2,426	1,179	4,428	8,071	3,892
Other money receipts	423	479	156	272	390	587	988	62
Mortgage principal paid on owned property	-513	-515	-168	-189	-391	-625	-1,198	-501
Estimated market value of owned home	63,717	61,986	27,337	33,800	46,056	64,670	137,854	74,886
Estimated monthly rental value of owned home	383	376	171	223	300	421	766	428
Gifts of goods and services:								
Clothing, males 2 and over	70	69	35	41	74	70	125	73
Clothing, females 2 and over	88	91	35	42	107	117	152	76
Clothing, infants less than 2	33	35	9	19	27	55	62	29
Jewelry and watches	24	25	18	13	25	31	39	16
Small appliances and miscellaneous housewares	18	19	4	11	12	30	37	15
Household textiles	8	7	[3] 3	[3] 4	10	10	10	8
All other gifts	646	630	262	356	447	677	1,405	759

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	82,960	5,721	11,148	10,099	8,680	13,742	11,384	7,553	14,634
Consumer unit characteristics:									
Income before taxes [1]	$31,308	$2,420	$7,502	$12,331	$17,357	$24,555	$34,474	$44,550	$79,151
Income after taxes [1]	28,496	2,405	7,438	11,942	16,443	22,880	31,477	40,431	70,106
Average number of persons in consumer unit	2.5	1.7	1.9	2.1	2.4	2.6	2.8	3.1	3.1
Age of reference person	47.1	43.4	55.4	51.7	48.0	45.2	42.4	44.1	45.5
Average number in consumer unit:									
Earners	1.4	.8	.6	.9	1.2	1.4	1.7	1.9	2.1
Vehicles	2.0	.9	.9	1.4	1.8	2.0	2.5	2.8	3.1
Children under 18	.7	.4	.5	.5	.6	.7	.8	.9	.8
Persons 65 and over	.3	.3	.6	.5	.5	.3	.2	.2	.1
Percent distribution									
Sex of reference person:									
Male	66	40	41	58	63	68	76	80	85
Female	34	60	59	42	37	32	24	20	15
Housing tenure:									
Homeowner with mortgage	39	12	12	17	24	37	51	60	75
Homeowner without mortgage	23	20	34	30	31	23	18	18	14
Renter	38	68	54	53	46	40	31	22	11
Race of reference person:									
Black	10	18	17	12	10	10	8	6	5
White and other	90	82	83	88	90	90	92	94	95
Education of reference person:									
Elementary (1-8)	11	17	26	20	12	8	5	3	2
High school (9-12)	43	43	47	50	54	48	41	39	25
College	46	39	25	30	34	44	54	58	74
Never attended and other	1	1	1	1	(2)	(2)	(2)	(2)	(2)
At least one vehicle owned	87	57	64	82	91	94	97	98	97
Average annual expenditures	$28,323	$11,552	$12,416	$16,630	$19,859	$25,025	$32,367	$37,251	$55,299
Food	4,188	2,085	2,287	2,938	3,372	3,945	4,803	5,213	6,962
Food at home	2,403	1,352	1,597	1,979	2,122	2,368	2,812	2,751	3,396
Cereals and bakery products	362	204	259	292	327	344	429	408	508
Cereals and cereal products	130	86	100	118	117	126	146	136	175
Bakery products	232	117	159	174	210	217	284	271	333
Meats, poultry, fish, and eggs	616	351	418	526	565	605	720	689	849
Beef	204	102	140	167	192	201	250	228	278
Pork	117	84	96	101	98	116	139	118	151
Other meats	92	54	54	93	76	92	106	106	124
Poultry	100	52	65	81	93	95	112	113	150
Fish and seafood	71	39	35	53	75	68	78	85	112
Eggs	32	20	27	32	31	32	36	40	35
Dairy products	304	177	217	248	269	299	359	340	418
Fresh milk and cream	146	95	114	134	141	148	169	158	174
Other dairy products	158	83	103	115	128	151	189	182	244
Fruits and vegetables	403	228	281	339	361	393	474	457	558
Fresh fruits	122	66	87	102	102	121	148	137	169
Fresh vegetables	125	78	86	110	118	121	143	140	170
Processed fruits	89	47	67	73	78	83	102	101	130
Processed vegetables	67	37	41	54	63	68	80	80	89

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other food at home	$718	$392	$423	$575	$600	$728	$830	$856	$1,063
Sugar and other sweets	86	51	56	63	67	84	105	111	120
Fats and oils	60	36	39	57	59	59	71	66	76
Miscellaneous foods	321	175	178	258	274	328	381	372	477
Nonalcoholic beverages	216	116	140	181	181	227	235	255	312
Food prepared by consumer unit on out-of-town trips	35	15	9	16	19	30	38	52	78
Food away from home	1,785	733	691	959	1,250	1,576	1,991	2,463	3,566
Alcoholic beverages	298	154	131	164	224	318	356	394	496
Housing	8,597	3,959	4,436	5,572	6,247	7,527	9,178	10,959	16,380
Shelter	4,826	2,338	2,387	2,953	3,398	4,095	5,120	6,183	9,556
Owned dwellings	2,836	837	805	960	1,351	1,997	2,857	4,260	7,378
Mortgage interest	1,745	475	280	357	624	1,042	1,880	2,950	4,915
Property taxes	562	187	218	298	350	467	494	728	1,338
Maintenance, repairs, insurance, other expenses	529	174	307	305	377	488	483	582	1,126
Rented dwellings	1,523	1,329	1,470	1,802	1,845	1,793	1,762	1,337	909
Other lodging	467	172	111	191	202	305	500	586	1,268
Utilities, fuels, and public services	1,810	999	1,284	1,441	1,623	1,781	1,940	2,182	2,629
Natural gas	246	117	195	210	218	239	266	287	347
Electricity	726	375	518	591	645	714	754	882	1,069
Fuel oil and other fuels	97	57	80	76	88	97	92	118	139
Telephone	559	360	374	434	528	562	632	652	774
Water and other public services	182	91	117	130	144	168	196	242	299
Household operations	455	92	174	243	243	376	450	599	1,087
Personal services	226	19	84	124	111	212	300	353	444
Other household expenses	229	73	91	119	132	164	149	247	643
Housekeeping supplies	410	170	195	372	331	392	434	483	699
Laundry and cleaning supplies	111	62	69	90	91	115	126	120	167
Other household products	173	50	66	183	123	149	165	222	325
Postage and stationery	127	58	60	99	116	128	142	140	208
Household furnishings and equipment	1,095	360	395	563	652	884	1,235	1,512	2,409
Household textiles	105	27	21	57	78	92	137	126	228
Furniture	319	102	101	192	195	233	359	431	725
Floor coverings	74	[3] 36	10	25	40	37	74	117	202
Major appliances	148	40	60	100	112	131	172	228	269
Small appliances, miscellaneous housewares	68	26	22	43	37	44	76	94	156
Miscellaneous household equipment	380	129	182	146	190	347	416	517	829
Apparel and services	1,608	513	679	907	972	1,443	1,986	2,016	3,230
Men and boys	404	103	140	207	246	315	439	562	916
Men, 16 and over	324	70	103	163	215	242	343	445	760
Boys, 2 to 15	80	33	37	44	31	73	96	117	156
Women and girls	667	207	286	392	409	666	861	778	1,261
Women, 16 and over	571	177	248	344	362	590	737	609	1,076
Girls, 2 to 15	96	29	38	49	47	76	124	169	185
Children under 2	77	21	33	42	60	65	118	103	132
Footwear	192	70	96	134	113	173	274	255	317
Other apparel products and services	269	113	123	132	143	225	295	319	605
Transportation	5,277	2,140	1,844	2,895	3,834	4,780	6,915	7,390	9,719
Vehicle purchases (net outlay)	2,348	976	694	1,202	1,629	2,055	3,331	3,438	4,309
Cars and trucks, new	1,238	[3] 448	197	423	604	1,073	1,653	1,740	2,855
Cars and trucks, used	1,086	514	479	763	1,024	968	1,642	1,672	1,409
Other vehicles	23	[3] 14	[3] 18	[3] 16	[3] 1	[3] 14	36	27	45
Gasoline and motor oil	987	499	442	668	843	992	1,184	1,317	1,573

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,664	$542	$580	$875	$1,218	$1,526	$2,103	$2,369	$3,160
Vehicle finance charges	308	67	72	128	213	276	448	493	591
Maintenance and repairs	581	221	251	337	466	518	708	808	1,048
Vehicle insurance	580	191	210	332	430	575	703	804	1,069
Vehicle rental, licenses, other charges	195	62	47	77	108	158	244	265	453
Public transportation	278	123	128	151	144	207	297	266	676
Health care	1,411	598	1,012	1,295	1,384	1,373	1,364	1,704	2,043
Health insurance	540	221	452	594	586	549	549	575	635
Medical services	534	199	278	385	485	514	519	648	964
Drugs	244	141	241	246	241	240	218	272	294
Medical supplies	93	38	42	70	71	70	78	209	150
Entertainment	1,432	596	449	613	785	1,180	1,605	1,840	3,344
Fees and admissions	375	149	92	127	189	259	383	525	985
Television, radios, sound equipment	436	224	192	283	340	411	490	584	771
Pets, toys, and playground equipment	261	83	89	137	148	298	325	339	487
Other entertainment supplies, equipment, and services	361	140	76	66	108	212	407	392	1,101
Personal care products and services	379	141	177	296	318	339	424	495	656
Reading	160	63	66	93	128	142	172	212	314
Education	342	443	178	134	150	211	290	341	847
Tobacco products and smoking supplies	265	142	206	241	258	311	311	303	282
Miscellaneous	676	287	298	368	440	669	783	749	1,351
Cash contributions	930	135	319	371	502	739	914	1,219	2,390
Personal insurance and pensions	2,760	295	332	742	1,243	2,047	3,265	4,416	7,286
Life and other personal insurance	349	94	124	194	212	262	417	540	739
Pensions and Social Security	2,411	201	208	548	1,032	1,785	2,848	3,876	6,547
Sources of income and personal taxes: [1]									
Money income before taxes	31,308	2,420	7,502	12,331	17,357	24,555	34,474	44,550	79,151
Wages and salaries	23,248	1,210	2,084	5,908	10,638	17,951	28,503	37,669	60,877
Self-employment income	2,535	–489	166	442	795	1,131	1,541	1,829	10,454
Social Security, private and government retirement	3,387	944	3,599	4,634	4,464	3,808	2,714	2,943	3,039
Interest, dividends, rental income, other property income	1,253	79	231	403	599	892	1,076	1,341	3,898
Unemployment and workers' compensation, veterans' benefits	207	80	141	176	212	212	256	321	224
Public assistance, supplemental security income, food stamps	290	370	970	405	291	151	41	81	91
Regular contributions for support	273	140	214	267	244	344	288	276	313
Other income	115	87	98	97	114	66	55	91	255
Personal taxes	2,812	15	64	389	914	1,675	2,998	4,119	9,045
Federal income taxes	2,228	–10	34	275	692	1,284	2,329	3,187	7,348
State and local income taxes	521	(2)	13	84	208	353	593	849	1,534
Other taxes	62	26	17	30	15	37	75	83	163
Income after taxes	28,496	2,405	7,438	11,942	16,443	22,880	31,477	40,431	70,106

See footnotes at end of table.

Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$3,541	$1,271	-$303	$122	$1,012	$1,302	$3,012	$5,374	$12,783
Net change in total liabilities	3,325	388	334	1,583	3,020	1,053	3,172	6,100	8,958
Other money receipts	479	241	114	271	446	308	718	467	995
Mortgage principal paid on owned property	-515	-164	-169	-182	-229	-403	-581	-744	-1,247
Estimated market value of owned home	61,986	25,846	28,765	31,633	38,406	46,841	58,728	77,537	145,087
Estimated monthly rental value of owned home	376	145	187	204	261	302	380	499	801
Gifts of goods and services:									
Clothing, males 2 and over	69	26	44	36	48	73	74	58	137
Clothing, females 2 and over	91	26	44	37	57	103	120	116	157
Clothing, infants less than 2	35	8	10	18	20	28	65	37	65
Jewelry and watches	25	16	18	14	16	25	26	34	42
Small appliances and miscellaneous housewares	19	[3] 5	4	14	10	12	22	35	41
Household textiles	7	[3] 2	[3] 3	[3] 5	[3] 8	9	[3] 8	[3] 12	10
All other gifts	630	321	232	341	361	483	605	760	1,496

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Number of consumer units (in thousands)	95,818	7,633	20,855	20,436	14,566	12,005	20,323	11,848	8,474
Consumer unit characteristics:									
Income before taxes [1]	$31,308	$14,863	$30,655	$40,915	$41,968	$34,777	$19,690	$22,051	$16,285
Income after taxes [1]	28,496	13,868	27,951	36,931	37,849	31,119	18,575	20,758	15,425
Average number of persons in consumer unit	2.6	1.8	2.7	3.3	3.0	2.3	1.8	1.9	1.6
Age of reference person	47.2	21.5	29.7	39.4	49.2	59.6	73.9	69.2	80.5
Average number in consumer unit:									
Earners	1.4	1.3	1.5	1.8	2.0	1.5	.5	.6	.2
Vehicles	2.0	1.2	1.9	2.4	2.7	2.3	1.4	1.7	1.1
Children under 18	.7	.4	1.1	1.4	.7	.2	.1	.1	(2)
Persons 65 and over	.3	(2)	(2)	(2)	(2)	.1	1.4	1.4	1.4
Percent distribution									
Sex of reference person:									
Male	66	62	67	72	69	71	56	62	47
Female	34	38	33	28	31	29	44	38	53
Housing tenure:									
Homeowner with mortgage	39	6	39	60	56	40	16	22	7
Homeowner without mortgage	24	3	5	8	19	42	60	55	67
Renter	37	92	56	31	26	18	24	22	26
Race of reference person:									
Black	11	9	11	12	12	9	9	10	8
White and other	89	91	89	88	88	91	91	90	92
Education of reference person:									
Elementary (1-8)	11	2	3	4	8	15	29	22	38
High school (9-12)	43	43	41	37	47	49	44	48	38
College	46	54	56	58	45	35	26	29	23
Never attended and other	1	(3)	(3)	(3)	1	(3)	1	1	2
At least one vehicle owned	87	75	88	92	91	91	78	86	68
Average annual expenditures	$27,810	$16,577	$26,683	$35,589	$36,073	$28,617	$18,967	$21,152	$15,919
Food	4,152	2,504	3,912	5,227	5,361	4,424	2,912	3,205	2,505
Food at home	2,390	1,285	2,156	2,978	2,980	2,611	1,907	2,048	1,713
Cereals and bakery products	359	194	321	454	425	384	302	305	299
Cereals and cereal products	131	74	124	173	147	127	108	110	105
Bakery products	228	120	197	281	278	257	195	196	193
Meats, poultry, fish, and eggs	611	288	525	745	818	709	481	535	407
Beef	202	99	181	243	283	225	152	169	127
Pork	116	51	100	136	158	142	93	108	72
Other meats	89	41	76	115	124	99	65	75	50
Poultry	100	44	86	124	125	112	85	90	78
Fish and seafood	71	34	53	89	85	93	60	63	55
Eggs	33	18	29	39	43	38	28	29	25
Dairy products	304	178	290	382	370	315	235	244	222
Fresh milk and cream	148	87	146	186	173	145	117	121	112
Other dairy products	157	91	145	196	197	170	117	123	109
Fruits and vegetables	408	191	346	492	488	455	388	410	357
Fresh fruits	126	56	96	147	148	146	133	141	122
Fresh vegetables	127	55	107	149	158	152	118	124	110
Processed fruits	89	48	78	114	102	90	82	85	78
Processed vegetables	66	32	65	81	80	68	55	60	48

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Other food at home	$708	$434	$674	$905	$879	$749	$501	$553	$428
Sugar and other sweets	86	45	78	110	101	95	68	77	55
Fats and oils	59	28	50	73	71	67	53	56	47
Miscellaneous foods	314	228	322	407	378	300	207	223	185
Nonalcoholic beverages	216	121	200	270	284	240	149	163	129
Food prepared by consumer unit on out-of-town trips	33	12	24	44	46	46	24	34	10
Food away from home	1,762	1,219	1,756	2,249	2,381	1,813	1,004	1,157	792
Alcoholic beverages	284	310	373	324	296	273	136	170	90
Housing	8,609	4,783	8,923	10,932	10,692	8,161	6,168	6,773	5,324
Shelter	4,835	3,048	5,232	6,376	6,040	4,320	2,988	3,283	2,574
Owned dwellings	2,850	286	2,587	4,374	3,939	2,919	1,727	2,007	1,336
Mortgage interest	1,741	207	2,005	3,236	2,441	1,203	361	496	173
Property taxes	575	31	305	642	798	862	660	708	592
Maintenance, repairs, insurance, other expenses	533	47	277	496	700	854	706	802	571
Rented dwellings	1,500	2,638	2,343	1,444	1,221	738	914	872	973
Other lodging	485	123	303	558	880	663	347	405	265
Utilities, fuels, and public services	1,835	866	1,635	2,127	2,260	2,023	1,694	1,813	1,528
Natural gas	247	78	204	267	295	312	262	291	221
Electricity	738	329	645	884	904	801	684	723	630
Fuel oil and other fuels	101	20	62	106	113	136	135	124	152
Telephone	567	396	583	640	719	567	434	487	360
Water and other public services	182	43	140	230	229	207	179	188	167
Household operations	460	121	601	592	409	347	412	370	471
Personal services	219	82	466	322	108	52	90	[4] 50	[4] 146
Other household expenses	241	39	134	270	301	295	322	320	325
Housekeeping supplies	394	174	346	495	471	414	358	388	316
Laundry and cleaning supplies	107	59	109	134	127	108	82	87	76
Other household products	165	47	138	224	193	164	159	160	157
Postage and stationery	122	68	100	138	152	142	117	141	83
Household furnishings and equipment	1,086	575	1,108	1,341	1,511	1,057	717	919	434
Household textiles	105	30	89	122	145	133	89	123	42
Furniture	312	251	369	405	386	248	169	213	106
Floor coverings	70	[4] 13	59	79	118	103	38	52	[4] 19
Major appliances	148	88	142	183	175	165	110	130	81
Small appliances, miscellaneous housewares	65	30	64	84	89	62	46	60	28
Miscellaneous household equipment	386	163	385	469	598	345	264	341	157
Apparel and services	1,582	1,137	1,553	2,147	2,011	1,579	902	1,138	576
Men and boys	397	233	413	544	535	388	202	269	109
Men, 16 and over	324	221	320	393	464	350	178	246	84
Boys, 2 to 15	74	12	92	151	70	38	24	23	26
Women and girls	657	474	530	908	836	738	428	542	269
Women, 16 and over	564	462	429	700	725	701	406	516	253
Girls, 2 to 15	93	12	101	208	111	37	22	26	16
Children under 2	72	83	138	78	61	41	20	28	10
Footwear	189	126	191	249	224	184	129	149	100
Other apparel products and services	266	221	281	367	355	229	123	149	87
Transportation	5,187	3,977	5,063	6,595	6,808	5,351	3,092	3,695	2,248
Vehicle purchases (net outlay)	2,291	2,138	2,233	3,020	2,854	2,288	1,274	1,444	1,035
Cars and trucks, new	1,218	907	1,112	1,706	1,482	1,305	712	830	547
Cars and trucks, used	1,051	1,225	1,080	1,287	1,343	962	561	612	488
Other vehicles	22	[4] 6	40	26	29	[4] 22	[4] 1	[4] 2	(5)
Gasoline and motor oil	985	717	956	1,207	1,315	1,084	596	754	375

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Other vehicle expenses	$1,627	$970	$1,640	$2,072	$2,222	$1,652	$972	$1,196	$659
Vehicle finance charges	303	216	377	413	422	237	105	154	35
Maintenance and repairs	561	307	529	730	750	593	366	438	265
Vehicle insurance	575	363	523	664	816	649	401	473	302
Vehicle rental, licenses, other charges	188	85	211	266	235	173	100	131	57
Public transportation	284	152	234	297	417	328	250	301	179
Health care	1,407	348	913	1,356	1,389	1,814	2,135	1,981	2,351
Health insurance	537	105	320	462	499	671	943	939	950
Medical services	542	162	410	619	559	712	632	555	738
Drugs	240	48	131	190	233	331	428	402	465
Medical supplies	87	33	53	85	98	100	132	85	197
Entertainment	1,424	925	1,383	2,081	1,849	1,371	719	843	546
Fees and admissions	377	225	322	530	483	402	247	282	198
Television, radios, sound equipment	429	365	468	568	521	386	244	297	171
Pets, toys, and playground equipment	249	133	277	358	293	229	137	155	112
Other entertainment supplies, equipment, and services	369	201	317	625	553	374	91	109	66
Personal care products and services	366	256	341	436	456	405	277	314	225
Reading	157	79	137	189	191	174	138	158	110
Education	367	665	229	494	734	256	70	96	33
Tobacco products and smoking supplies	261	205	251	317	336	323	147	188	89
Miscellaneous	643	263	578	886	860	664	439	510	341
Cash contributions	900	120	500	913	1,391	1,149	1,031	1,022	1,187
Personal insurance and pensions	2,472	1,006	2,527	3,692	3,700	2,673	740	1,059	295
Life and other personal insurance	346	79	246	496	466	392	287	362	182
Pensions and Social Security	2,125	927	2,281	3,196	3,234	2,281	453	697	113
Sources of income and personal taxes: [1]									
Money income before taxes	31,308	14,863	30,655	40,915	41,968	34,777	19,690	22,051	16,285
Wages and salaries	23,246	13,040	27,290	34,981	34,428	23,793	3,686	5,612	909
Self-employment income	2,535	289	1,979	3,985	4,485	2,927	995	1,400	411
Social Security, private and government retirement	3,387	[4] 77	145	416	1,212	5,257	11,276	11,847	10,452
Interest, dividends, rental income, other property income	1,253	109	261	543	747	2,088	3,272	2,599	4,243
Unemployment and workers' compensation, veterans' benefits	207	79	184	224	288	240	189	276	64
Public assistance, supplemental security income, food stamps	290	312	434	260	276	273	182	218	131
Regular contributions for support	273	729	248	371	380	79	65	69	[4] 58
Other income	115	229	113	135	153	119	25	30	[4] 17
Personal taxes	2,812	995	2,704	3,984	4,119	3,658	1,116	1,293	860
Federal income taxes	2,228	794	2,139	3,205	3,228	2,912	856	993	657
State and local income taxes	521	202	537	707	804	637	191	233	129
Other taxes	62	(3)	28	72	88	109	69	66	73
Income after taxes	28,496	13,868	27,951	36,931	37,849	31,119	18,575	20,758	15,425

See footnotes at end of table.

Table 3. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Addenda:									
Net change in total assets	$3,612	$1,642	$6,342	$6,059	$2,686	$1,656	$911	$1,985	-$591
Net change in total liabilities	3,401	1,777	5,423	6,334	3,273	846	589	976	49
Other money receipts	423	68	219	642	430	313	605	795	340
Mortgage principal paid on owned property	-513	-44	-406	-824	-885	-536	-205	-300	-71
Estimated market value of owned home	63,717	3,800	37,544	76,792	87,025	84,400	71,008	77,055	62,554
Estimated monthly rental value of owned home	383	33	259	475	510	484	400	428	361
Gifts of goods and services:									
Clothing, males 2 and over	70	37	58	55	95	98	74	94	46
Clothing, females 2 and over	88	46	69	84	144	111	75	92	51
Clothing, infants less than 2	33	23	40	35	48	31	18	25	9
Jewelry and watches	24	31	27	23	36	28	9	12	[4] 3
Small appliances and miscellaneous housewares	18	6	21	20	27	17	13	18	6
Household textiles	8	[4] 3	4	6	[4] 9	12	10	13	[4] 6
All other gifts	646	285	391	636	1,210	772	573	615	515

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	95,818	26,562	69,255	29,371	16,175	13,650	10,059
Consumer unit characteristics:							
Income before taxes [1]	$31,308	$17,945	$36,612	$33,480	$37,184	$40,312	$40,095
Income after taxes [1]	28,496	16,231	33,365	30,277	33,629	36,991	37,310
Average number of persons in consumer unit	2.6	1.0	3.2	2.0	3.0	4.0	5.6
Age of reference person	47.2	49.3	46.4	52.7	43.3	40.1	41.1
Average number in consumer unit:							
Earners	1.4	.6	1.7	1.2	1.8	2.0	2.3
Vehicles	2.0	1.0	2.4	2.1	2.5	2.7	2.7
Children under 18	.7	n.a.	1.0	.1	.8	1.6	2.8
Persons 65 and over	.3	.3	.3	.6	.2	.1	.1
Percent distribution							
Sex of reference person:							
Male	66	45	74	73	72	78	77
Female	34	55	26	27	28	22	23
Housing tenure:							
Homeowner with mortgage	39	17	47	35	51	60	56
Homeowner without mortgage	24	24	24	36	20	12	13
Renter	37	59	29	29	29	28	31
Race of reference person:							
Black	11	11	10	8	11	10	18
White and other	89	89	90	92	89	90	82
Education of reference person:							
Elementary (1-8)	11	13	10	14	7	6	10
High school (9-12)	43	37	45	42	48	49	45
College	46	50	44	44	44	45	44
Never attended and other	1	1	1	(2)	(2)	(2)	1
At least one vehicle owned	87	73	92	92	92	94	91
Average annual expenditures	$27,810	$16,814	$32,031	$28,622	$32,643	$35,803	$35,871
Food	4,152	2,257	4,881	4,116	4,897	5,567	6,152
Food at home	2,390	1,132	2,874	2,273	2,848	3,348	4,022
Cereals and bakery products	359	174	430	334	406	507	641
Cereals and cereal products	131	59	158	116	144	190	264
Bakery products	228	116	271	218	263	317	377
Meats, poultry, fish, and eggs	611	251	749	589	755	883	1,023
Beef	202	75	251	192	247	314	344
Pork	116	45	144	114	153	156	196
Other meats	89	37	110	79	107	128	176
Poultry	100	46	120	101	120	142	146
Fish and seafood	71	32	85	75	90	97	94
Eggs	33	16	40	29	39	44	67
Dairy products	304	148	364	279	347	439	537
Fresh milk and cream	148	70	177	123	171	220	288
Other dairy products	157	78	187	156	177	219	250
Fruits and vegetables	408	219	481	413	472	530	629
Fresh fruits	126	70	147	135	139	159	179
Fresh vegetables	127	70	149	133	148	157	191
Processed fruits	89	49	105	83	110	118	143
Processed vegetables	66	30	80	63	75	96	115

See footnotes at end of table.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other food at home	$708	$340	$849	$657	$867	$989	$1,193
Sugar and other sweets	86	39	104	83	100	116	153
Fats and oils	59	27	71	58	70	82	98
Miscellaneous foods	314	146	379	274	395	449	564
Nonalcoholic beverages	216	112	256	205	266	300	328
Food prepared by consumer unit on out-of-town trips	33	17	40	38	35	42	50
Food away from home	1,762	1,125	2,007	1,843	2,049	2,220	2,130
Alcoholic beverages	284	282	285	296	302	297	207
Housing	8,609	5,682	9,732	8,835	9,824	10,789	10,767
Shelter	4,835	3,510	5,343	4,903	5,362	5,841	5,921
Owned dwellings	2,850	1,270	3,455	2,960	3,608	3,994	3,926
Mortgage interest	1,741	642	2,163	1,555	2,380	2,820	2,700
Property taxes	575	295	682	674	667	668	750
Maintenance, repairs, insurance, other expenses	533	333	610	731	561	505	476
Rented dwellings	1,500	1,963	1,323	1,331	1,270	1,282	1,436
Other lodging	485	277	565	611	484	565	559
Utilities, fuels, and public services	1,835	1,175	2,088	1,867	2,132	2,206	2,499
Natural gas	247	158	281	254	273	296	352
Electricity	738	436	853	746	894	912	1,022
Fuel oil and other fuels	101	63	115	119	109	113	120
Telephone	567	423	622	564	633	650	739
Water and other public services	182	95	215	185	223	235	265
Household operations	460	220	552	354	636	804	650
Personal services	219	51	283	73	378	552	382
Other household expenses	241	170	268	281	258	252	267
Housekeeping supplies	394	195	470	442	461	516	505
Laundry and cleaning supplies	107	49	129	100	137	159	161
Other household products	165	67	202	197	189	218	217
Postage and stationery	122	79	139	145	135	138	127
Household furnishings and equipment	1,086	583	1,279	1,269	1,233	1,422	1,193
Household textiles	105	43	129	125	159	111	119
Furniture	312	165	369	328	356	509	318
Floor coverings	70	32	85	79	72	109	87
Major appliances	148	74	176	183	157	163	200
Small appliances, miscellaneous housewares	65	35	77	79	78	79	67
Miscellaneous household equipment	366	233	444	474	410	452	402
Apparel and services	1,582	969	1,818	1,559	1,761	2,128	2,240
Men and boys	397	220	466	380	434	577	613
Men, 16 and over	324	208	368	347	344	422	395
Boys, 2 to 15	74	12	98	34	90	156	218
Women and girls	657	447	738	684	652	839	896
Women, 16 and over	564	433	614	643	551	629	612
Girls, 2 to 15	93	13	124	41	101	210	284
Children under 2	72	12	96	42	140	123	141
Footwear	189	101	223	175	222	285	279
Other apparel products and services	266	189	295	276	313	304	311
Transportation	5,187	2,779	6,111	5,338	6,338	7,024	6,761
Vehicle purchases (net outlay)	2,291	1,088	2,752	2,301	2,932	3,257	3,097
Cars and trucks, new	1,218	600	1,455	1,260	1,746	1,487	1,511
Cars and trucks, used	1,051	478	1,271	1,030	1,146	1,735	1,543
Other vehicles	22	[3] 10	27	11	40	36	42
Gasoline and motor oil	985	539	1,156	989	1,166	1,325	1,394

See footnotes at end of table.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other vehicle expenses	$1,627	$903	$1,905	$1,718	$1,982	$2,152	$1,993
Vehicle finance charges	303	146	363	295	369	455	430
Maintenance and repairs	561	336	648	591	675	725	666
Vehicle insurance	575	319	673	616	719	734	683
Vehicle rental, licenses, other charges	188	102	221	216	220	239	213
Public transportation	284	249	297	330	257	289	278
Health care	1,407	913	1,596	1,747	1,542	1,427	1,473
Health insurance	537	362	604	700	538	546	506
Medical services	542	347	617	595	632	612	665
Drugs	240	154	274	334	269	195	210
Medical supplies	87	50	102	118	102	74	91
Entertainment	1,424	756	1,680	1,319	1,774	2,118	1,987
Fees and admissions	377	243	429	393	390	506	489
Television, radios, sound equipment	429	277	487	402	495	589	584
Pets, toys, and playground equipment	249	102	306	258	326	375	320
Other entertainment supplies, equipment, and services	369	134	459	267	563	648	594
Personal care products and services	366	221	422	382	466	421	472
Reading	157	112	174	179	168	179	160
Education	367	284	398	236	419	528	664
Tobacco products and smoking supplies	261	162	299	262	318	323	345
Miscellaneous	643	448	717	679	733	819	668
Cash contributions	900	737	962	1,167	829	793	810
Personal insurance and pensions	2,472	1,212	2,955	2,508	3,272	3,388	3,163
Life and other personal insurance	346	135	427	395	441	426	503
Pensions and Social Security	2,125	1,076	2,528	2,114	2,831	2,962	2,660
Sources of income and personal taxes: [1]							
Money income before taxes	31,308	17,945	36,612	33,480	37,184	40,312	40,095
Wages and salaries	23,248	11,515	27,906	21,814	30,596	33,800	33,867
Self-employment income	2,535	1,307	3,022	2,949	2,500	3,784	3,064
Social Security, private and government retirement	3,387	3,067	3,514	6,116	2,350	1,019	964
Interest, dividends, rental income, other property income	1,253	1,367	1,209	1,941	837	578	465
Unemployment and workers' compensation, veterans' benefits	207	117	243	250	165	282	295
Public assistance, supplemental security income, food stamps	290	116	358	164	345	382	928
Regular contributions for support	273	333	250	149	314	395	251
Other income	115	123	111	98	78	70	260
Personal taxes	2,812	1,714	3,248	3,204	3,555	3,321	2,785
Federal income taxes	2,228	1,334	2,583	2,611	2,800	2,578	2,158
State and local income taxes	521	329	598	527	686	666	576
Other taxes	62	51	67	66	68	76	52
Income after taxes	28,496	16,231	33,365	30,277	33,629	36.991	37,310

See footnotes at end of table.

Table 4. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Addenda:							
Net change in total assets	$3,612	$861	$4,667	$3,716	$5,816	$5,165	$4,923
Net change in total liabilities	3,401	447	4,535	3,318	5,142	5,977	5,154
Other money receipts	423	343	454	463	473	658	120
Mortgage principal paid on owned property	-513	-210	-629	-493	-686	-757	-759
Estimated market value of owned home	63,717	33,084	75,466	72,875	74,300	77,335	82,372
Estimated monthly rental value of owned home	383	218	447	421	447	476	481
Gifts of goods and services:							
Clothing, males 2 and over	70	62	72	89	67	50	65
Clothing, females 2 and over	88	89	88	106	76	80	63
Clothing, infants less than 2	33	12	41	40	52	39	32
Jewelry and watches	24	44	16	19	17	12	10
Small appliances and miscellaneous housewares	18	11	21	21	17	31	14
Household textiles	8	[3] 4	9	12	10	[3] 4	[3] 6
All other gifts	646	543	685	744	782	618	451

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	52,728	20,883	28,271	6,265	13,721	8,285	3,574	5,561	37,528
Consumer unit characteristics:									
Income before taxes [1]	$40,913	$37,183	$43,576	$37,601	$43,486	$48,660	$42,171	$17,416	$20,260
Income after taxes [1]	37,144	33,507	39,678	34,288	39,648	44,175	38,869	16,458	18,481
Average number of persons in consumer unit	3.2	2.0	3.9	3.5	4.1	3.9	4.9	2.9	1.6
Age of reference person	47.4	56.1	40.9	30.7	38.8	51.9	47.9	35.3	48.7
Average number in consumer unit:									
Earners	1.8	1.2	2.1	1.7	1.9	2.7	2.4	1.0	.9
Vehicles	2.6	2.3	2.9	2.2	2.7	3.6	2.9	1.0	1.3
Children under 18	.9	n.a.	1.5	1.5	2.1	.6	1.6	1.8	.2
Persons 65 and over	.3	.7	.1	(2)	(2)	.2	.5	(2)	.3
Percent distribution									
Sex of reference person:									
Male	88	88	89	87	89	91	85	13	43
Female	12	12	11	13	11	9	15	87	57
Housing tenure:									
Homeowner with mortgage	53	38	63	58	66	63	56	27	21
Homeowner without mortgage	26	43	14	6	11	26	21	7	24
Renter	22	20	23	36	23	11	23	66	56
Race of reference person:									
Black	6	4	6	5	7	6	18	32	13
White and other	94	96	94	95	93	94	82	68	87
Education of reference person:									
Elementary (1-8)	10	15	5	2	5	9	12	8	13
High school (9-12)	44	41	45	45	42	48	50	52	41
College	46	44	49	53	53	42	36	39	46
Never attended and other	1	1	(3)	(3)	(3)	1	1	(3)	1
At least one vehicle owned	96	96	97	95	97	98	96	67	76
Average annual expenditures	$34,826	$30,604	$37,580	$33,791	$37,644	$40,433	$37,705	$19,186	$19,087
Food	5,201	4,385	5,663	4,619	5,860	6,209	6,335	3,421	2,701
Food at home	3,032	2,408	3,337	2,857	3,471	3,529	4,305	2,231	1,453
Cereals and bakery products	458	359	509	412	555	512	639	345	211
Cereals and cereal products	168	122	192	157	211	187	244	152	73
Bakery products	291	237	318	255	344	325	395	194	139
Meats, poultry, fish, and eggs	777	618	854	672	853	1,026	1,101	579	367
Beef	262	198	296	227	293	368	366	179	116
Pork	147	119	160	134	157	193	202	118	70
Other meats	114	83	130	98	136	148	177	84	53
Poultry	123	107	133	107	131	161	145	101	64
Fish and seafood	90	81	91	69	94	106	134	59	43
Eggs	41	30	44	37	44	51	78	37	21
Dairy products	387	297	431	391	456	422	560	297	182
Fresh milk and cream	186	130	213	196	226	205	307	159	88
Other dairy products	200	167	218	194	230	217	253	139	94
Fruits and vegetables	512	447	534	485	544	562	728	358	260
Fresh fruits	158	150	156	126	165	165	225	103	80
Fresh vegetables	159	145	159	134	160	182	235	111	83
Processed fruits	111	85	125	134	122	124	144	88	57
Processed vegetables	85	66	94	90	97	92	124	56	40

See footnotes at end of table.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other food at home	$898	$686	$1,009	$897	$1,063	$1,007	$1,276	$651	$432
Sugar and other sweets	109	87	119	92	133	117	154	85	52
Fats and oils	75	62	81	64	86	88	103	55	36
Miscellaneous foods	398	275	465	478	474	433	595	308	189
Nonalcoholic beverages	269	215	297	234	319	316	368	195	139
Food prepared by consumer unit on out-of-town trips	47	46	47	30	51	53	56	9	17
Food away from home	2,169	1,977	2,326	1,762	2,389	2,680	2,030	1,190	1,248
Alcoholic beverages	294	300	285	318	259	304	323	128	292
Housing	10,459	9,345	11,230	11,619	11,462	10,548	10,862	6,864	6,246
Shelter	5,696	5,091	6,133	6,158	6,451	5,588	5,772	3,780	3,781
Owned dwellings	3,944	3,343	4,414	4,174	4,633	4,231	3,748	1,510	1,510
Mortgage interest	2,487	1,712	3,045	3,254	3,350	2,383	2,602	1,098	789
Property taxes	794	807	797	546	739	1,084	688	176	327
Maintenance, repairs, insurance, other expenses	664	824	571	375	545	764	458	236	394
Rented dwellings	1,085	1,007	1,115	1,655	1,201	563	1,299	2,104	1,994
Other lodging	667	741	605	329	617	794	725	167	277
Utilities, fuels, and public services	2,198	1,963	2,313	1,921	2,301	2,628	2,661	1,619	1,357
Natural gas	292	266	300	252	296	341	381	222	188
Electricity	909	794	979	795	986	1,105	1,031	659	509
Fuel oil and other fuels	124	129	121	90	125	140	126	57	74
Telephone	638	573	663	592	635	764	826	530	473
Water and other public services	234	202	250	193	259	278	297	151	113
Household operations	613	372	791	1,497	731	355	621	570	228
Personal services	307	39	510	1,244	445	62	265	411	67
Other household expenses	306	333	281	252	286	293	356	158	161
Housekeeping supplies	518	495	532	550	510	559	537	284	224
Laundry and cleaning supplies	137	106	154	152	154	157	187	109	62
Other household products	228	228	232	211	237	244	195	90	80
Postage and stationery	152	161	146	187	119	158	154	85	82
Household furnishings and equipment	1,435	1,425	1,462	1,493	1,469	1,419	1,272	610	657
Household textiles	149	145	153	153	122	209	142	70	47
Furniture	404	351	431	486	450	357	509	196	200
Floor coverings	100	97	108	82	117	109	52	[4] 10	36
Major appliances	194	208	185	183	183	188	191	87	91
Small appliances, miscellaneous housewares	87	91	85	85	70	111	82	39	38
Miscellaneous household equipment	500	533	500	504	526	445	296	208	246
Apparel and services	1,933	1,644	2,144	1,941	2,233	2,154	1,945	1,513	1,079
Men and boys	512	403	600	529	615	632	433	273	248
Men, 16 and over	411	376	447	442	380	573	329	114	225
Boys, 2 to 15	100	27	153	88	234	59	104	159	23
Women and girls	773	734	806	530	920	850	735	766	471
Women, 16 and over	641	699	601	409	601	780	615	593	446
Girls, 2 to 15	132	35	205	121	320	70	120	173	26
Children under 2	103	39	139	397	66	44	188	59	30
Footwear	229	175	267	219	303	243	241	212	126
Other apparel products and services	317	292	332	265	329	386	348	204	203
Transportation	6,707	5,675	7,340	6,343	6,990	8,671	7,721	3,063	3,364
Vehicle purchases (net outlay)	3,043	2,446	3,405	3,107	3,265	3,863	3,666	1,408	1,365
Cars and trucks, new	1,651	1,376	1,789	1,332	1,797	2,120	2,177	734	681
Cars and trucks, used	1,366	1,058	1,581	1,758	1,430	1,697	1,468	640	669
Other vehicles	25	[4] 13	35	[4] 16	38	46	[4] 21	[4] 34	16
Gasoline and motor oil	1,270	1,060	1,406	1,103	1,364	1,705	1,415	548	649

See footnotes at end of table.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other vehicle expenses	$2,075	$1,810	$2,246	$1,953	$2,090	$2,722	$2,278	$917	$1,101
Vehicle finance charges	400	311	457	433	437	509	474	164	187
Maintenance and repairs	697	606	749	664	723	853	810	311	407
Vehicle insurance	733	656	786	633	676	1,083	758	301	394
Vehicle rental, licenses, other charges	246	237	254	223	254	278	236	141	114
Public transportation	318	359	283	180	272	380	362	191	249
Health care	1,780	2,003	1,582	1,342	1,564	1,795	2,051	663	991
Health insurance	678	825	564	472	526	697	727	226	384
Medical services	696	670	695	624	739	677	855	281	365
Drugs	306	406	224	198	200	283	370	121	164
Medical supplies	100	101	99	48	99	138	99	35	78
Entertainment	1,886	1,408	2,221	1,918	2,201	2,489	2,029	894	850
Fees and admissions	485	435	528	305	614	556	435	221	248
Television, radios, sound equipment	516	400	594	553	647	538	581	370	314
Pets, toys, and playground equipment	330	271	381	422	410	305	278	203	140
Other entertainment supplies, equipment, and services	554	301	718	637	531	1,091	735	99	147
Personal care products and services	442	406	466	420	464	508	463	299	265
Reading	190	195	188	165	190	202	178	91	120
Education	432	188	608	147	572	1,021	461	197	299
Tobacco products and smoking supplies	293	245	317	259	315	363	385	184	228
Miscellaneous	735	637	787	579	826	883	892	478	536
Cash contributions	1,118	1,390	936	539	880	1,330	962	225	694
Personal insurance and pensions	3,356	2,784	3,811	3,583	3,827	3,957	3,096	1,165	1,423
Life and other personal insurance	490	471	507	444	505	557	476	154	173
Pensions and Social Security	2,865	2,313	3,304	3,139	3,322	3,400	2,620	1,011	1,251
Sources of income and personal taxes: [1]									
Money income before taxes	40,913	37,183	43,576	37,601	43,486	48,660	42,171	17,416	20,260
Wages and salaries	31,210	22,870	37,292	33,449	37,624	39,877	33,002	12,758	13,941
Self-employment income	3,653	3,650	3,792	2,940	4,119	3,922	2,550	594	1,296
Social Security, private and government retirement	3,986	7,764	1,093	98	463	3,021	4,282	666	2,968
Interest, dividends, rental income, other property income	1,438	2,460	687	371	584	1,130	1,268	374	1,130
Unemployment and workers' compensation, veterans' benefits	251	247	248	201	286	219	299	113	161
Public assistance, supplemental security income, food stamps	136	65	158	183	149	153	395	1,633	302
Regular contributions for support	138	63	183	286	181	103	229	1,188	324
Other income	100	63	123	74	81	237	146	90	138
Personal taxes	3,769	3,676	3,898	3,313	3,838	4,485	3,303	958	1,780
Federal income taxes	3,004	3,005	3,059	2,656	3,020	3,459	2,551	714	1,394
State and local income taxes	689	593	763	602	731	954	673	211	339
Other taxes	76	77	76	55	87	72	78	34	47
Income after taxes	37,144	33,507	39,678	34,288	39,648	44,175	38,869	16,458	18,481

See footnotes at end of table.

Table 5. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Addenda:									
Net change in total assets	$5,773	$4,787	$6,534	$13,042	$6,168	$2,219	$5,514	$1,608	$873
Net change in total liabilities	5,484	3,951	6,430	10,909	6,686	2,620	6,952	1,605	742
Other money receipts	546	594	571	554	538	637	75	173	287
Mortgage principal paid on owned property	-719	-550	-829	-625	-892	-878	-844	-281	-257
Estimated market value of owned home	86,293	85,111	86,083	64,350	85,550	103,399	94,866	28,639	37,195
Estimated monthly rental value of owned home	504	480	517	414	504	617	543	186	243
Gifts of goods and services:									
Clothing, males 2 and over	76	98	58	50	42	95	85	34	66
Clothing, females 2 and over	94	115	80	70	75	99	72	44	86
Clothing, infants less than 2	43	39	46	88	29	38	36	22	21
Jewelry and watches	16	19	14	11	11	20	23	11	36
Small appliances and miscellaneous housewares	25	24	25	34	17	32	24	[4] 7	10
Household textiles	10	15	7	[4] 5	[4] 5	[4] 15	[4] 7	[4] 1	4
All other gifts	772	845	718	517	601	1,062	773	272	521

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Number of consumer units (in thousands)	95,818	9,373	17,189	9,095	18,077	31,897	10,186
Consumer unit characteristics:							
Income before taxes [1]	$31,308	$10,987	$21,501	$17,444	$28,581	$42,027	$50,971
Income after taxes [1]	28,496	10,704	19,056	16,829	26,399	37,851	46,455
Average number of persons in consumer unit	2.6	1.0	1.0	2.4	3.0	3.0	4.4
Age of reference person	47.2	70.5	37.8	64.1	47.0	40.9	46.5
Average number in consumer unit:							
Earners	1.4	n.a.	1.0	n.a.	1.0	2.0	3.4
Vehicles	2.0	.7	1.2	1.5	1.9	2.5	3.6
Children under 18	.7	n.a.	n.a.	.5	1.1	.9	1.2
Persons 65 and over	.3	.8	.1	1.3	.3	.1	.1
Percent distribution							
Sex of reference person:							
Male	66	26	55	68	66	79	81
Female	34	74	45	32	34	21	19
Housing tenure:							
Homeowner with mortgage	39	9	21	13	40	54	66
Homeowner without mortgage	24	48	11	57	25	16	16
Renter	37	42	68	30	35	29	18
Race of reference person:							
Black	11	12	10	15	13	8	8
White and other	89	88	90	85	87	92	92
Education of reference person:							
Elementary (1-8)	11	28	4	28	12	5	7
High school (9-12)	43	45	32	49	47	43	47
College	46	26	63	22	40	51	46
Never attended and other	1	1	(2)	2	1	(2)	(2)
At least one vehicle owned	87	58	81	79	89	96	98
Average annual expenditures	$27,810	$12,135	$19,380	$19,052	$26,954	$35,252	$42,017
Food	4,152	1,903	2,455	3,574	4,229	5,009	6,517
Food at home	2,390	1,274	1,053	2,537	2,710	2,776	3,683
Cereals and bakery products	359	204	157	379	411	410	557
Cereals and cereal products	131	69	52	144	155	148	209
Bakery products	228	135	105	236	256	262	348
Meats, poultry, fish, and eggs	611	286	231	707	717	702	976
Beef	202	82	71	228	234	235	342
Pork	116	52	42	145	149	127	185
Other meats	89	41	34	90	97	108	147
Poultry	100	55	41	118	114	114	151
Fish and seafood	71	36	29	86	84	82	97
Eggs	33	19	13	39	38	36	55
Dairy products	304	168	137	304	347	356	459
Fresh milk and cream	148	85	63	148	178	167	229
Other dairy products	157	84	75	155	169	189	230
Fruits and vegetables	408	274	188	493	455	459	583
Fresh fruits	126	92	58	168	138	138	174
Fresh vegetables	127	86	61	153	144	142	177
Processed fruits	89	61	42	106	98	101	127
Processed vegetables	66	35	27	66	75	78	104

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Other food at home	$708	$341	$339	$655	$779	$848	$1,108
Sugar and other sweets	86	40	38	93	96	102	128
Fats and oils	59	34	23	69	66	68	90
Miscellaneous foods	314	142	148	263	343	387	495
Nonalcoholic beverages	216	110	113	202	238	250	340
Food prepared by consumer unit on out-of-town trips	33	15	18	28	36	41	54
Food away from home	1,762	629	1,402	1,036	1,519	2,233	2,834
Alcoholic beverages	284	107	380	157	217	345	300
Housing	8,609	4,589	6,279	6,113	8,679	10,890	11,150
Shelter	4,835	2,451	4,087	2,929	4,748	6,119	6,123
Owned dwellings	2,850	1,060	1,385	1,543	2,848	4,029	4,447
Mortgage interest	1,741	195	886	301	1,694	2,743	2,842
Property taxes	575	403	237	638	611	656	930
Maintenance, repairs, insurance, other expenses	533	462	262	604	543	629	675
Rented dwellings	1,500	1,220	2,368	1,018	1,436	1,455	976
Other lodging	485	171	335	368	465	635	700
Utilities, fuels, and public services	1,835	1,255	1,131	1,716	1,977	2,085	2,625
Natural gas	247	192	139	281	261	272	348
Electricity	738	496	404	700	815	852	1,064
Fuel oil and other fuels	101	94	45	129	104	108	147
Telephone	567	351	463	427	590	637	810
Water and other public services	182	122	80	179	207	217	257
Household operations	460	346	152	324	458	702	448
Personal services	219	[3] 106	[3] 20	54	213	427	162
Other household expenses	241	240	131	270	245	275	285
Housekeeping supplies	394	203	190	405	442	485	516
Laundry and cleaning supplies	107	57	45	113	121	127	162
Other household products	165	63	69	147	178	223	216
Postage and stationery	122	83	76	145	143	135	139
Household furnishings and equipment	1,086	334	719	740	1,054	1,498	1,438
Household textiles	105	31	50	106	105	140	156
Furniture	312	72	216	181	306	438	431
Floor coverings	70	[3] 20	39	58	73	91	112
Major appliances	148	45	90	125	138	200	211
Small appliances, miscellaneous housewares	65	25	40	51	70	82	98
Miscellaneous household equipment	386	141	284	218	363	549	430
Apparel and services	1,582	608	1,169	1,066	1,539	2,004	2,300
Men and boys	397	83	297	278	332	529	632
Men, 16 and over	324	69	286	236	218	425	536
Boys, 2 to 15	74	14	11	42	114	104	97
Women and girls	657	366	492	484	680	777	907
Women, 16 and over	564	355	478	428	558	637	776
Girls, 2 to 15	93	12	14	56	122	140	131
Children under 2	72	8	14	44	98	115	73
Footwear	189	71	118	136	201	242	262
Other apparel products and services	266	80	248	124	228	341	425
Transportation	5,187	1,560	3,444	2,868	4,841	6,651	9,555
Vehicle purchases (net outlay)	2,291	649	1,327	1,127	2,161	2,962	4,597
Cars and trucks, new	1,218	417	701	696	1,023	1,570	2,540
Cars and trucks, used	1,051	233	611	408	1,125	1,363	2,008
Other vehicles	22	(4)	[3] 15	[3] 23	13	29	50
Gasoline and motor oil	985	302	669	614	940	1,253	1,720

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Other vehicle expenses	$1,627	$431	$1,161	$910	$1,486	$2,132	$2,817
Vehicle finance charges	303	27	211	82	245	442	578
Maintenance and repairs	561	188	417	364	549	694	924
Vehicle insurance	575	180	395	367	515	738	1,023
Vehicle rental, licenses, other charges	188	36	138	98	177	258	292
Public transportation	284	177	288	218	254	304	421
Health care	1,407	1,388	654	2,190	1,531	1,458	1,625
Health insurance	537	585	241	902	594	531	581
Medical services	542	484	272	620	587	613	682
Drugs	240	260	96	469	286	223	240
Medical supplies	87	59	45	199	64	92	122
Entertainment	1,424	344	981	926	1,257	1,953	2,235
Fees and admissions	377	109	315	257	345	469	606
Television, radios, sound equipment	429	150	347	264	392	565	611
Pets, toys, and playground equipment	249	54	128	168	276	350	336
Other entertainment supplies, equipment, and services	369	30	191	238	244	570	683
Personal care products and services	366	157	257	314	359	438	562
Reading	157	85	127	126	156	189	199
Education	367	115	376	85	260	405	898
Tobacco products and smoking supplies	261	97	198	192	267	318	390
Miscellaneous	643	313	521	370	609	815	912
Cash contributions	900	759	725	749	855	1,028	1,138
Personal insurance and pensions	2,472	109	1,813	321	2,156	3,750	4,238
Life and other personal insurance	346	107	151	316	345	474	525
Pensions and Social Security	2,125	[3] 2	1,662	[3] 5	1,810	3,275	3,713
Sources of income and personal taxes: [1]							
Money income before taxes	31,308	10,987	21,501	17,444	28,581	42,027	50,971
Wages and salaries	23,248	n.a.	17,400	n.a.	19,067	35,599	44,284
Self-employment income	2,535	n.a.	1,976	n.a.	2,769	3,794	3,727
Social Security, private and government retirement	3,387	7,531	785	12,404	4,357	1,238	1,279
Interest, dividends, rental income, other property income	1,253	2,527	774	3,258	1,296	728	742
Unemployment and workers' compensation, veterans' benefits	207	145	103	334	208	229	267
Public assistance, supplemental security income, food stamps	290	295	25	1,270	458	104	172
Regular contributions for support	273	457	269	137	348	224	261
Other income	115	[3] 32	170	[3] 41	78	110	239
Personal taxes	2,812	283	2,445	655	2,182	4,175	4,517
Federal income taxes	2,228	216	1,905	517	1,737	3,350	3,499
State and local income taxes	521	30	482	76	393	750	949
Other taxes	62	37	58	61	52	76	68
Income after taxes	28,496	10,704	19,056	16,829	26,399	37,851	46,455

See footnotes at end of table.

Table 6. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Addenda:							
Net change in total assets	$3,612	-$218	$1,450	$1,381	$5,126	$5,610	$3,838
Net change in total liabilities	3,401	-149	772	2,090	4,016	5,402	4,920
Other money receipts	423	505	254	676	375	442	432
Mortgage principal paid on owned property	-513	-132	-252	-156	-524	-732	-913
Estimated market value of owned home	63,717	41,935	28,257	65,458	67,164	76,866	94,752
Estimated monthly rental value of owned home	383	274	187	375	387	458	581
Gifts of goods and services:							
Clothing, males 2 and over	70	43	73	84	47	77	91
Clothing, females 2 and over	88	68	100	74	71	98	91
Clothing, infants less than 2	33	8	14	22	36	52	35
Jewelry and watches	24	10	63	6	12	18	27
Small appliances and miscellaneous housewares	18	7	13	14	22	20	29
Household textiles	8	[3] 7	[3] 2	[3] 10	8	10	[3] 6
All other gifts	646	463	589	465	489	750	1,012

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

n.a. = Not applicable.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Number of consumer units (in thousands)	95,818	59,919	35,898	85,678	10,139	82,281	13,537
Consumer unit characteristics:							
Income before taxes [1]	$31,308	$38,119	$20,188	$32,476	$21,072	$32,478	$23,841
Income after taxes [1]	28,496	34,531	18,644	29,485	19,831	29,503	22,071
Average number of persons in consumer unit	2.6	2.8	2.2	2.5	2.8	2.5	2.7
Age of reference person	47.2	51.8	39.5	47.3	46.0	46.7	50.0
Average number in consumer unit:							
Earners	1.4	1.5	1.2	1.4	1.2	1.4	1.4
Vehicles	2.0	2.5	1.3	2.1	1.2	1.9	2.5
Children under 18	.7	.7	.7	.6	1.1	.7	.7
Persons 65 and over	.3	.4	.2	.3	.3	.3	.4
Percent distribution							
Sex of reference person:							
Male	66	72	56	69	45	64	77
Female	34	28	44	31	55	36	23
Housing tenure:							
Homeowner with mortgage	39	62	n.a.	40	27	39	35
Homeowner without mortgage	24	38	n.a.	25	15	21	42
Renter	37	n.a.	100	35	59	40	23
Race of reference person:							
Black	11	7	17	n.a.	100	12	4
White and other	89	93	83	100	n.a.	88	96
Education of reference person:							
Elementary (1-8)	11	11	11	10	17	10	18
High school (9-12)	43	43	43	42	51	42	50
College	46	46	45	47	31	48	31
Never attended and other	1	(2)	1	1	1	1	1
At least one vehicle owned	87	94	74	89	66	86	92
Average annual expenditures	$27,810	$32,433	$20,007	$28,944	$18,343	$28,584	$23,106
Food	4,152	4,716	3,166	4,304	2,919	4,191	3,916
Food at home	2,390	2,705	1,833	2,450	1,907	2,364	2,548
Cereals and bakery products	359	410	269	370	265	354	387
Cereals and cereal products	131	144	108	134	108	127	152
Bakery products	228	266	161	237	157	227	235
Meats, poultry, fish, and eggs	611	684	482	606	651	609	622
Beef	202	227	158	204	185	201	207
Pork	116	132	88	111	161	114	129
Other meats	89	101	69	90	84	89	94
Poultry	100	110	82	99	107	102	85
Fish and seafood	71	78	57	69	82	71	68
Eggs	33	36	28	33	32	32	38
Dairy products	304	344	234	318	194	297	348
Fresh milk and cream	148	162	123	153	102	142	181
Other dairy products	157	182	112	165	92	155	167
Fruits and vegetables	408	462	313	419	322	407	417
Fresh fruits	126	144	93	130	87	126	126
Fresh vegetables	127	142	101	130	103	127	128
Processed fruits	89	101	69	91	76	89	89
Processed vegetables	66	75	51	68	55	65	74

See footnotes at end of table.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Other food at home	$708	$806	$536	$737	$476	$697	$774
Sugar and other sweets	86	99	63	87	72	84	99
Fats and oils	59	67	44	60	49	57	70
Miscellaneous foods	314	354	244	329	198	310	338
Nonalcoholic beverages	216	244	166	224	148	212	237
Food prepared by consumer unit on out-of-town trips	33	42	18	36	9	34	30
Food away from home	1,762	2,010	1,333	1,854	1,012	1,827	1,368
Alcoholic beverages	284	292	271	300	157	299	192
Housing	8,609	9,844	6,531	8,862	6,326	8,993	6,277
Shelter	4,835	5,217	4,197	4,994	3,486	5,166	2,821
Owned dwellings	2,850	4,536	36	3,025	1,370	3,019	1,818
Mortgage interest	1,741	2,768	28	1,838	924	1,877	920
Property taxes	575	918	[3] 3	619	205	594	461
Maintenance, repairs, insurance, other expenses	533	850	5	568	241	549	437
Rented dwellings	1,500	41	3,935	1,444	1,969	1,642	638
Other lodging	485	640	226	525	147	505	365
Utilities, fuels, and public services	1,835	2,216	1,198	1,840	1,794	1,834	1,837
Natural gas	247	311	139	239	312	271	101
Electricity	738	909	453	746	666	716	872
Fuel oil and other fuels	101	140	35	106	61	83	209
Telephone	567	603	507	563	603	577	505
Water and other public services	182	252	64	185	151	187	151
Household operations	460	585	250	487	232	486	300
Personal services	219	255	158	225	165	230	152
Other household expenses	241	330	92	261	67	256	148
Housekeeping supplies	394	476	248	414	234	401	352
Laundry and cleaning supplies	107	121	83	109	92	107	108
Other household products	165	210	84	175	81	169	138
Postage and stationery	122	146	81	130	61	125	106
Household furnishings and equipment	1,086	1,350	638	1,147	561	1,106	967
Household textiles	105	137	51	111	57	109	81
Furniture	312	368	220	323	226	327	223
Floor coverings	70	101	17	77	[3] 8	64	107
Major appliances	148	180	94	151	118	145	165
Small appliances, miscellaneous housewares	65	74	51	69	30	68	49
Miscellaneous household equipment	386	491	205	416	141	393	342
Apparel and services	1,582	1,805	1,194	1,621	1,269	1,661	1,103
Men and boys	397	472	268	416	246	410	320
Men, 16 and over	324	381	224	340	193	336	250
Boys, 2 to 15	74	91	45	77	52	75	69
Women and girls	657	769	462	670	557	693	442
Women, 16 and over	564	657	400	577	458	599	354
Girls, 2 to 15	93	111	62	93	99	94	89
Children under 2	72	71	75	73	68	77	43
Footwear	189	210	152	191	174	193	167
Other apparel products and services	266	283	237	271	223	288	131
Transportation	5,187	6,054	3,738	5,427	3,165	5,197	5,126
Vehicle purchases (net outlay)	2,291	2,657	1,680	2,418	1,215	2,268	2,429
Cars and trucks, new	1,218	1,457	819	1,305	485	1,229	1,150
Cars and trucks, used	1,051	1,171	849	1,089	730	1,017	1,259
Other vehicles	22	28	12	25	(2)	22	20
Gasoline and motor oil	985	1,152	706	1,026	641	955	1,168

See footnotes at end of table.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Other vehicle expenses	$1,627	$1,924	$1,130	$1,692	$1,085	$1,665	$1,402
Vehicle finance charges	303	354	218	312	231	305	295
Maintenance and repairs	561	665	386	587	351	567	525
Vehicle insurance	575	691	381	600	366	592	470
Vehicle rental, licenses, other charges	188	214	145	194	137	201	112
Public transportation	284	321	222	291	224	309	128
Health care	1,407	1,759	819	1,489	719	1,388	1,521
Health insurance	537	678	301	562	322	517	653
Medical services	542	686	302	580	227	553	475
Drugs	240	300	140	253	139	230	306
Medical supplies	87	95	76	94	31	88	87
Entertainment	1,424	1,741	892	1,524	585	1,469	1,149
Fees and admissions	377	471	220	409	110	403	222
Television, radios, sound equipment	429	477	348	440	332	445	329
Pets, toys, and playground equipment	249	304	156	269	87	247	266
Other entertainment supplies, equipment, and services	369	489	168	406	54	375	332
Personal care products and services	366	403	302	372	321	382	269
Reading	157	190	101	166	78	163	119
Education	367	414	287	382	239	396	188
Tobacco products and smoking supplies	261	259	265	265	228	259	272
Miscellaneous	643	761	444	667	443	671	472
Cash contributions	900	1,131	514	964	361	946	622
Personal insurance and pensions	2,472	3,064	1,483	2,583	1,535	2,569	1,880
Life and other personal insurance	346	453	168	352	298	341	380
Pensions and Social Security	2,125	2,611	1,315	2,231	1,238	2,228	1,500
Sources of income and personal taxes: [1]							
Money income before taxes	31,308	38,119	20,188	32,476	21,072	32,478	23,841
Wages and salaries	23,248	27,602	16,140	23,998	16,680	24,330	16,341
Self-employment income	2,535	3,539	895	2,784	352	2,619	1,997
Social Security, private and government retirement	3,387	4,519	1,538	3,500	2,396	3,311	3,871
Interest, dividends, rental income, other property income	1,253	1,811	343	1,389	70	1,294	994
Unemployment and workers' compensation, veterans' benefits	207	216	193	209	191	205	219
Public assistance, supplemental security income, food stamps	290	108	587	200	1,076	312	148
Regular contributions for support	273	232	340	280	212	298	116
Other income	115	91	153	117	95	108	156
Personal taxes	2,812	3,588	1,545	2,991	1,241	2,975	1,771
Federal income taxes	2,228	2,834	1,240	2,376	932	2,380	1,257
State and local income taxes	521	659	297	548	292	532	452
Other taxes	62	95	8	67	18	62	62
Income after taxes	28,496	34,531	18,644	29,485	19,831	29,503	22,071

See footnotes at end of table.

Table 7. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Addenda:							
Net change in total assets	$3,612	$6,155	-$632	$3,936	$881	$3,820	$2,347
Net change in total liabilities	3,401	5,057	639	3,582	1,873	3,484	2,900
Other money receipts	423	564	188	469	33	439	325
Mortgage principal paid on owned property	-513	-797	-38	-545	-242	-516	-495
Estimated market value of owned home	63,717	101,320	n.a.	67,951	27,942	66,846	44,699
Estimated monthly rental value of owned home	383	613	n.a.	404	204	401	272
Gifts of goods and services:							
Clothing, males 2 and over	70	80	52	74	36	73	47
Clothing, females 2 and over	88	97	72	94	40	93	57
Clothing, infants less than 2	33	36	28	33	32	35	21
Jewelry and watches	24	23	25	26	8	26	13
Small appliances and miscellaneous housewares	18	21	14	20	[3] 3	19	13
Household textiles	8	10	4	8	[3] 6	7	[3] 9
All other gifts	646	798	390	693	252	682	424

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	95,818	20,101	24,351	31,935	19,430
Consumer unit characteristics:					
Income before taxes [1]	$31,308	$34,122	$29,452	$29,669	$33,372
Income after taxes [1]	28,496	30,984	26,774	27,107	30,325
Average number of persons in consumer unit	2.6	2.5	2.6	2.6	2.6
Age of reference person	47.2	48.6	46.9	47.4	45.8
Average number in consumer unit:					
Earners	1.4	1.4	1.4	1.3	1.4
Vehicles	2.0	1.6	2.2	2.0	2.2
Children under 18	.7	.6	.7	.7	.7
Persons 65 and over	.3	.3	.3	.3	.3
Percent distribution					
Sex of reference person:					
Male	66	64	68	65	69
Female	34	36	32	35	31
Housing tenure:					
Homeowner with mortgage	39	34	39	39	42
Homeowner without mortgage	24	25	26	26	16
Renter	37	40	35	35	42
Race of reference person:					
Black	11	9	9	16	5
White and other	89	91	91	84	95
Education of reference person:					
Elementary (1-8)	11	10	10	14	8
High school (9-12)	43	46	47	42	36
College	46	43	43	43	55
Never attended and other	1	(2)	(2)	1	1
At least one vehicle owned	87	79	89	88	90
Average annual expenditures	$27,810	$28,241	$26,062	$26,232	$32,144
Food	4,152	4,420	3,930	3,865	4,622
Food at home	2,390	2,450	2,240	2,245	2,753
Cereals and bakery products	359	393	340	328	397
Cereals and cereal products	131	135	124	119	155
Bakery products	228	259	217	209	242
Meats, poultry, fish, and eggs	611	656	552	588	674
Beef	202	206	185	193	234
Pork	116	113	121	119	109
Other meats	89	92	90	86	91
Poultry	100	126	78	91	113
Fish and seafood	71	87	51	66	86
Eggs	33	33	27	33	41
Dairy products	304	316	292	276	352
Fresh milk and cream	148	151	143	139	165
Other dairy products	157	165	150	138	187
Fruits and vegetables	408	430	372	378	480
Fresh fruits	126	132	114	112	154
Fresh vegetables	127	139	106	120	153
Processed fruits	89	98	85	76	107
Processed vegetables	66	61	66	70	66

See footnotes at end of table.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Northeast	Midwest	South	West
Other food at home	$708	$654	$683	$674	$850
Sugar and other sweets	86	80	88	81	96
Fats and oils	59	51	55	59	71
Miscellaneous foods	314	269	304	296	403
Nonalcoholic beverages	216	226	204	211	227
Food prepared by consumer unit on out-of-town trips	33	28	31	27	53
Food away from home	1,762	1,971	1,690	1,619	1,869
Alcoholic beverages	284	304	275	232	360
Housing	8,609	9,233	7,755	7,871	10,247
Shelter	4,835	5,437	4,121	4,079	6,347
Owned dwellings	2,850	3,104	2,591	2,360	3,715
Mortgage interest	1,741	1,633	1,439	1,558	2,534
Property taxes	575	810	667	352	584
Maintenance, repairs, insurance, other expenses	533	661	485	451	596
Rented dwellings	1,500	1,772	1,120	1,270	2,072
Other lodging	485	561	410	448	560
Utilities, fuels, and public services	1,835	1,914	1,827	1,896	1,661
Natural gas	247	270	379	153	212
Electricity	738	666	678	907	609
Fuel oil and other fuels	101	260	78	58	35
Telephone	567	570	532	572	601
Water and other public services	182	148	160	206	205
Household operations	460	444	381	462	570
Personal services	219	198	202	221	258
Other household expenses	241	246	179	241	312
Housekeeping supplies	394	391	378	394	415
Laundry and cleaning supplies	107	110	102	107	111
Other household products	165	154	153	177	170
Postage and stationery	122	128	123	110	135
Household furnishings and equipment	1,086	1,046	1,047	1,040	1,253
Household textiles	105	86	109	87	151
Furniture	312	340	284	301	339
Floor coverings	70	87	73	67	53
Major appliances	148	149	146	143	156
Small appliances, miscellaneous housewares	65	66	66	63	68
Miscellaneous household equipment	386	317	369	381	486
Apparel and services	1,582	1,684	1,491	1,419	1,858
Men and boys	397	398	365	374	476
Men, 16 and over	324	327	304	299	384
Boys, 2 to 15	74	71	61	74	92
Women and girls	657	718	651	547	782
Women, 16 and over	564	618	571	457	675
Girls, 2 to 15	93	100	80	90	107
Children under 2	72	73	61	64	99
Footwear	189	220	173	176	198
Other apparel products and services	266	274	241	257	303
Transportation	5,187	4,731	4,969	4,963	6,299
Vehicle purchases (net outlay)	2,291	1,880	2,172	2,177	3,052
Cars and trucks, new	1,218	1,050	1,091	1,191	1,596
Cars and trucks, used	1,051	814	1,056	968	1,424
Other vehicles	22	[3] 16	24	18	33
Gasoline and motor oil	985	843	993	1,066	989

See footnotes at end of table.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Northeast	Midwest	South	West
Other vehicle expenses	$1,627	$1,623	$1,586	$1,511	$1,875
Vehicle finance charges	303	254	315	336	286
Maintenance and repairs	561	489	556	520	710
Vehicle insurance	575	685	514	507	648
Vehicle rental, licenses, other charges	188	195	201	147	231
Public transportation	284	384	219	210	382
Health care	1,407	1,303	1,336	1,503	1,445
Health insurance	537	481	527	588	521
Medical services	542	550	483	527	633
Drugs	240	187	244	287	215
Medical supplies	87	85	81	100	76
Entertainment	1,424	1,569	1,245	1,312	1,682
Fees and admissions	377	426	347	319	459
Television, radios, sound equipment	429	440	404	400	495
Pets, toys, and playground equipment	249	255	225	243	285
Other entertainment supplies, equipment, and services	369	449	268	350	443
Personal care products and services	366	364	334	361	418
Reading	157	183	160	129	170
Education	367	440	378	312	367
Tobacco products and smoking supplies	261	254	292	266	221
Miscellaneous	643	566	617	635	767
Cash contributions	900	718	835	1,040	939
Personal insurance and pensions	2,472	2,473	2,443	2,325	2,749
Life and other personal insurance	346	337	341	390	291
Pensions and Social Security	2,125	2,137	2,102	1,934	2,457
Sources of income and personal taxes: [1]					
Money income before taxes	31,308	34,122	29,452	29,669	33,372
Wages and salaries	23,248	25,300	22,448	22,286	23,741
Self-employment income	2,535	2,895	2,119	1,799	3,812
Social Security, private and government retirement	3,387	3,593	3,150	3,535	3,250
Interest, dividends, rental income, other property income	1,253	1,468	994	1,207	1,432
Unemployment and workers' compensation, veterans' benefits	207	247	190	180	232
Public assistance, supplemental security income, food stamps	290	271	264	274	361
Regular contributions for support	273	264	199	315	306
Other income	115	83	87	74	240
Personal taxes	2,812	3,138	2,678	2,561	3,047
Federal income taxes	2,228	2,465	2,003	2,150	2,393
State and local income taxes	521	666	570	355	581
Other taxes	62	7	105	55	74
Income after taxes	28,496	30,984	26,774	27,107	30,325

See footnotes at end of table.

Table 8. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Northeast	Midwest	South	West
Addenda:					
Net change in total assets	$3,612	$2,748	$2,253	$3,992	$5,586
Net change in total liabilities	3,401	1,855	1,830	3,407	6,962
Other money receipts	423	737	255	380	380
Mortgage principal paid on owned property	-513	-480	-472	-518	-589
Estimated market value of owned home	63,717	88,800	46,708	49,723	82,085
Estimated monthly rental value of owned home	383	468	323	323	471
Gifts of goods and services:					
Clothing, males 2 and over	70	60	68	72	78
Clothing, females 2 and over	88	84	92	83	96
Clothing, infants less than 2	33	32	27	31	46
Jewelry and watches	24	26	23	25	22
Small appliances and miscellaneous housewares	18	24	19	15	16
Household textiles	8	[3] 5	8	4	15
All other gifts	646	658	641	627	669

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	6,696	64.258	20,711	17,177	6,959	6,601	12,809	16,130	8,733
Consumer unit characteristics:									
Income before taxes [2]	$39,333	$35,710	$48,847	$33,163	$20,499	$30,909	$28,642	$17,917	$16,820
Income after taxes [2]	35,640	32,189	43,333	29,987	19,060	28,072	26,398	17,205	16,150
Average number of persons in consumer unit	2.7	2.7	2.6	2.5	2.6	3.0	3.0	1.8	2.7
Age of reference person	49.7	40.2	41.2	39.2	40.4	38.4	40.5	72.9	49.4
Average number in consumer unit:									
Earners	1.8	1.8	1.8	1.7	1.7	1.9	1.8	.2	.5
Vehicles	2.6	2.2	2.3	2.0	1.6	2.6	2.4	1.4	1.2
Children under 18	.6	.8	.8	.7	.8	1.0	1.0	.1	.9
Persons 65 and over	.3	.1	.1	.1	.1	.1	.1	1.2	.3
Percent distribution									
Sex of reference person:									
Male	85	71	72	57	52	96	86	57	33
Female	15	29	28	43	48	4	14	43	67
Housing tenure:									
Homeowner with mortgage	44	46	58	41	27	46	44	15	20
Homeowner without mortgage	34	13	10	13	13	14	17	62	26
R[illegible]	22	41	31	46	60	39	39	23	54
Race of reference person:									
Black	5	10	6	12	20	6	12	8	22
White and other	95	90	94	88	80	94	88	92	78
Education of reference person:									
Elementary (1-8)	11	5	1	3	11	8	11	29	20
High school (9-12)	36	42	17	43	51	61	65	46	53
College	52	53	82	55	37	31	23	24	26
Never attended and other	([3])	([3])	([3])	([3])	1	([3])	1	1	2
At least one vehicle owned	94	91	94	89	80	94	92	78	65
Average annual expenditures	$35,805	$30,666	$39,983	$28,703	$20,687	$27,524	$25,234	$18,290	$18,010
Food	5,020	4,441	5,227	4,139	3,517	4,297	4,123	3,000	3,357
Food at home	2,890	2,438	2,600	2,316	2,097	2,526	2,463	2,036	2,291
Cereals and bakery products	445	363	396	345	310	370	357	319	330
Cereals and cereal products	165	133	139	126	125	133	136	117	110
Bakery products	280	230	257	219	185	236	221	202	220
Meats, poultry, fish, and eggs	730	618	614	584	552	673	671	520	641
Beef	229	208	199	203	182	238	226	159	219
Pork	137	115	105	104	106	136	139	103	140
Other meats	120	92	87	89	90	108	98	71	75
Poultry	118	100	110	96	77	92	104	91	102
Fish and seafood	90	70	82	64	63	63	67	67	65
Eggs	36	33	31	29	35	37	37	29	41
Dairy products	378	311	337	287	270	333	307	254	289
Fresh milk and cream	172	149	150	135	141	163	165	124	160
Other dairy products	206	161	187	152	130	170	142	130	129
Fruits and vegetables	482	402	448	390	333	397	381	411	395
Fresh fruits	157	120	137	119	102	110	109	137	121
Fresh vegetables	147	126	137	123	109	132	115	128	125
Processed fruits	102	89	107	84	64	78	83	90	83
Processed vegetables	77	67	67	63	57	77	73	56	67

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Other food at home	$856	$745	$805	$710	$631	$753	$748	$532	$635
Sugar and other sweets	101	88	96	86	81	82	86	70	83
Fats and oils	74	58	61	55	52	62	59	55	60
Miscellaneous foods	367	336	358	328	286	335	340	215	283
Nonalcoholic beverages	262	226	239	211	194	240	233	166	192
Food prepared by consumer unit on out-of-town trips	51	36	51	29	19	35	29	26	17
Food away from home	2,130	2,003	2,628	1,822	1,419	1,771	1,660	964	1,067
Alcoholic beverages	329	324	397	293	253	339	273	149	187
Housing	10,617	9,422	12,617	8,866	6,515	8,154	7,228	5,913	6,034
Shelter	5,807	5,437	7,432	5,146	3,793	4,513	3,971	2,874	3,278
Owned dwellings	3,942	3,226	4,957	2,790	1,499	2,588	2,278	1,686	1,394
Mortgage interest	2,225	2,184	3,403	1,922	908	1,766	1,472	356	676
Property taxes	912	542	782	491	289	457	403	693	344
Maintenance, repairs, insurance, other expenses	805	500	773	377	302	365	403	637	374
Rented dwellings	1,053	1,695	1,596	1,922	2,086	1,634	1,368	835	1,640
Other lodging	812	517	880	434	208	292	325	353	244
Utilities, fuels, and public services	2,195	1,869	2,168	1,785	1,502	1,767	1,749	1,665	1,621
Natural gas	249	245	280	223	202	228	252	260	233
Electricity	905	747	853	711	584	707	731	677	658
Fuel oil and other fuels	149	89	104	83	70	102	77	133	89
Telephone	674	604	711	592	523	547	518	420	489
Water and other public services	218	184	220	176	123	183	170	174	151
Household operations	709	484	764	433	237	350	302	384	232
Personal services	228	270	350	263	171	264	208	88	77
Other household expenses	481	214	414	170	66	86	94	296	155
Housekeeping supplies	607	395	504	361	292	389	319	336	319
Laundry and cleaning supplies	109	111	118	100	88	122	121	92	101
Other household products	338	165	228	148	120	160	111	123	99
Postage and stationery	160	119	159	113	84	108	87	121	119
Household furnishings and equipment	1,300	1,237	1,748	1,142	691	1,135	888	653	585
Household textiles	143	111	158	112	48	94	75	90	60
Furniture	357	367	550	305	258	295	249	166	148
Floor coverings	114	77	137	48	18	62	56	47	25
Major appliances	181	164	214	132	101	190	144	105	80
Small appliances, miscellaneous housewares	65	73	110	53	39	64	61	46	43
Miscellaneous household equipment	440	446	579	491	226	429	302	199	228
Apparel and services	1,897	1,774	2,283	1,764	1,233	1,449	1,427	806	1,333
Men and boys	494	460	602	430	294	421	380	195	205
Men, 16 and over	371	376	505	351	235	348	289	175	151
Boys, 2 to 15	123	85	97	79	60	73	90	20	55
Women and girls	761	708	918	761	493	498	529	376	736
Women, 16 and over	674	595	783	652	409	405	419	358	646
Girls, 2 to 15	87	113	135	109	84	93	110	18	90
Children under 2	65	86	94	86	78	77	80	21	73
Footwear	215	213	238	204	169	212	208	99	150
Other apparel products and services	362	307	431	282	199	241	231	115	168
Transportation	6,323	5,976	7,365	5,530	3,893	5,930	5,480	2,980	2,578
Vehicle purchases (net outlay)	2,781	2,686	3,307	2,468	1,597	2,621	2,598	1,196	1,033
Cars and trucks, new	1,123	1,451	2,156	1,278	525	1,500	1,020	779	390
Cars and trucks, used	1,644	1,207	1,121	1,166	1,042	1,096	1,550	415	617
Other vehicles	[4] 14	27	30	24	[4] 30	[4] 24	28	[4] 2	[4] 26
Gasoline and motor oil	1,162	1,117	1,225	1,004	810	1,317	1,158	594	597

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Other vehicle expenses	$1,938	$1,875	$2,352	$1,767	$1,272	$1,851	$1,584	$962	$789
Vehicle finance charges	308	379	437	376	277	421	322	103	114
Maintenance and repairs	682	628	794	565	427	596	567	364	333
Vehicle insurance	665	651	795	624	451	668	555	400	266
Vehicle rental, licenses, other charges	283	217	326	202	117	166	139	95	76
Public transportation	442	298	480	291	214	142	140	227	159
Health care	2,273	1,178	1,495	1,146	819	1,116	932	2,083	1,183
Health insurance	932	414	495	422	340	360	340	923	423
Medical services	903	503	688	474	287	499	365	611	425
Drugs	331	184	215	166	139	200	172	406	284
Medical supplies	107	76	97	85	53	57	55	143	51
Entertainment	2,117	1,607	2,168	1,527	976	1,343	1,282	778	732
Fees and admissions	523	426	694	407	186	254	238	237	164
Television, radios, sound equipment	416	498	611	456	346	492	457	250	255
Pets, toys, and playground equipment	332	283	343	292	173	258	246	126	163
Other entertainment supplies, equipment, and services	846	400	520	372	272	339	342	165	150
Personal care products and services	424	397	483	409	284	351	327	257	291
Reading	209	166	239	157	110	123	115	134	87
Education	460	443	725	378	386	205	226	72	277
Tobacco products and smoking supplies	287	284	214	293	263	353	361	162	258
Miscellaneous	1,008	687	855	679	420	695	567	434	421
Cash contributions	1,296	886	1,580	648	359	528	555	1,032	454
Personal insurance and pensions	3,546	3,082	4,333	2,874	1,660	2,641	2,337	490	820
Life and other personal insurance	502	366	510	335	209	306	291	277	209
Pensions and Social Security	3,043	2,716	3,823	2,539	1,451	2,335	2,047	213	611
Sources of income and personal taxes: [2]									
Money income before taxes	39,333	35,710	48,847	33,163	20,499	30,909	28,642	17,917	16,820
Wages and salaries	8,069	31,922	43,230	29,566	17,432	28,709	26,379	2,083	7,681
Self-employment income	23,966	1,307	2,575	1,035	296	722	464	144	978
Social Security, private and government retirement	3,993	1,112	1,266	1,244	1,449	507	798	11,904	4,049
Interest, dividends, rental income, other property income	2,707	645	1,030	673	192	310	399	3,348	821
Unemployment and workers' compensation, veterans' benefits	115	182	140	142	136	375	231	162	573
Public assistance, supplemental security income, food stamps	49	144	66	114	387	134	180	185	1,855
Regular contributions for support	315	258	321	310	340	101	119	62	787
Other income	119	141	217	80	267	52	73	29	76
Personal taxes	3,693	3,522	5,514	3,176	1,440	2,838	2,244	712	670
Federal income taxes	3,008	2,785	4,425	2,532	1,119	2,209	1,668	550	544
State and local income taxes	502	676	1,005	600	287	582	509	106	127
Other taxes	183	60	84	44	34	47	67	55	-1
Income after taxes	35,640	32,189	43,333	29,987	19,060	28,072	26,398	17,205	16,150

See footnotes at end of table.

Table 9. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1989—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Addenda:									
Net change in total assets	$5,969	$4,511	$8,105	$3,763	$1,423	$4,772	$1,244	$671	$628
Net change in total liabilities	4,533	4,177	6,333	4,199	2,121	4,298	1,717	541	2,110
Other money receipts	336	374	573	340	70	190	359	681	373
Mortgage principal paid on owned property	-780	-596	-870	-492	-321	-470	-509	-190	-288
Estimated market value of owned home	99,808	61,720	93,979	53,347	30,926	46,573	45,325	69,159	40,685
Estimated monthly rental value of owned home	485	386	552	346	210	340	290	404	249
Gifts of goods and services:									
Clothing, males 2 and over	78	74	92	72	63	58	62	56	56
Clothing, females 2 and over	93	93	124	87	58	61	83	64	95
Clothing, infants less than 2	45	38	41	41	37	27	34	16	24
Jewelry and watches	28	29	38	31	19	15	25	8	12
Small appliances and miscellaneous housewares	18	21	30	14	11	26	16	13	7
Household textiles	[4] 3	7	5	11	[4] 5	[4] 6	[4] 8	11	[4] 6
All other gifts	1,031	662	1,050	540	407	469	435	532	426

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[1] For complete definitions of each category, see glossary.

[2] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

Table 10. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	94,862	81,354	16,243	16,266	16,276	16,254	16,315	13,508
Consumer unit characteristics:								
Income before taxes [1]	$28,540	$28,540	$4,942	$12,872	$22,570	$34,974	$67,199	(1)
Income after taxes [1]	26,149	26,149	4,854	12,309	21,174	32,125	60,157	(1)
Average number of persons in consumer unit	2.6	2.6	1.8	2.3	2.6	3.0	3.1	2.7
Age of reference person	47.0	46.9	51.8	49.6	45.4	42.9	44.8	47.6
Average number in consumer unit:								
Earners	1.4	1.4	.6	1.0	1.4	1.8	2.1	1.4
Vehicles	2.0	2.0	.9	1.5	2.1	2.6	3.0	2.0
Children under 18	.7	.7	.4	.6	.7	.9	.8	.7
Persons 65 and over	.3	.3	.4	.5	.3	.2	.1	.3
Percent distribution								
Sex of reference person:								
Male	67	66	40	57	69	79	86	70
Female	33	34	60	43	31	21	14	30
Housing tenure:								
Homeowner with mortgage	38	38	12	18	31	54	72	38
Homeowner without mortgage	24	24	29	31	27	17	15	27
Renter	38	39	59	51	42	28	13	35
Race of reference person:								
Bla[illegible]	11	11	21	12	10	5	5	12
White and other	89	89	79	88	90	95	95	88
Education of reference person:								
Elementary (1-8)	11	11	23	17	9	5	2	9
High school (9-12)	45	44	48	52	50	42	29	48
College	44	44	28	30	42	54	69	42
Never attended and other	1	1	2	1	(2)	(2)	(2)	1
At least one vehicle owned	86	86	59	85	94	97	97	84
Average annual expenditures	$25,892	$26,389	$10,893	$16,880	$23,290	$32,084	$48,718	$23,360
Food	3,748	3,804	1,950	2,815	3,545	4,633	6,071	3,545
Food at home	2,136	2,177	1,322	1,831	2,074	2,570	3,084	1,977
Cereals and bakery products	312	317	194	269	303	371	447	293
Cereals and cereal products	109	111	73	103	107	131	142	102
Bakery products	203	206	121	167	196	240	305	191
Meats, poultry, fish, and eggs	551	560	347	499	521	636	795	517
Beef	182	184	96	169	180	217	256	177
Pork	110	114	82	104	107	123	155	93
Other meats	82	84	52	72	77	97	120	77
Poultry	84	85	55	71	80	91	130	79
Fish and seafood	65	65	40	55	50	77	104	64
Eggs	28	28	23	28	28	30	30	27
Dairy products	274	278	164	234	272	337	381	260
Fresh milk and cream	134	134	91	124	133	156	168	131
Other dairy products	141	144	73	110	139	181	214	129
Fruits and vegetables	373	376	247	323	352	442	517	360
Fresh fruits	121	121	76	102	112	145	170	119
Fresh vegetables	110	111	78	99	104	121	151	109
Processed fruits	85	87	56	74	79	104	121	77
Processed vegetables	57	58	38	48	57	72	75	55

See footnotes at end of table.

Table 10. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Complete reporting of income						Incomple reportin of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other food at home	$625	$646	$370	$505	$625	$784	$942	$546
Sugar and other sweets	78	81	45	67	75	100	116	69
Fats and oils	55	57	37	48	58	68	72	46
Miscellaneous foods	264	273	153	210	270	334	397	229
Nonalcoholic beverages	199	204	125	167	202	239	288	176
Food prepared by consumer unit on out-of-town trips	30	31	10	13	21	42	69	26
Food away from home	1,612	1,627	628	984	1,471	2,063	2,987	1,568
Alcoholic beverages	269	282	144	185	264	343	472	219
Housing	8,079	8,069	3,957	5,510	7,051	9,370	14,434	8,236
Shelter	4,493	4,470	2,209	2,982	3,850	5,171	8,126	4,628
Owned dwellings	2,569	2,554	708	1,013	1,708	3,157	6,172	2,657
Mortgage interest	1,569	1,560	285	380	859	2,059	4,211	1,620
Property taxes	504	496	189	308	380	585	1,016	549
Maintenance, repairs, insurance, other expenses	496	497	233	325	469	513	945	487
Rented dwellings	1,468	1,469	1,372	1,710	1,830	1,504	933	1,458
Other lodging	456	447	129	260	312	509	1,021	513
Utilities, fuels, and public services	1,747	1,726	1,121	1,432	1,675	1,928	2,473	1,875
Natural gas	234	232	152	207	216	243	342	243
Electricity	709	700	442	578	676	803	1,000	762
Fuel oil and other fuels	98	94	71	86	91	96	126	120
Telephone	537	529	352	441	538	585	727	587
Water and other public services	170	171	103	120	154	200	278	163
Household operations	394	387	143	209	284	446	853	434
Personal services	171	177	46	94	156	255	330	139
Other household expenses	223	211	97	115	128	191	522	295
Housekeeping supplies	361	383	173	302	354	464	620	277
Laundry and cleaning supplies	101	106	58	83	105	130	155	79
Other household products	147	157	61	113	132	192	289	108
Postage and stationery	113	119	53	106	118	141	176	90
Household furnishings and equipment	1,083	1,102	312	584	887	1,361	2,363	1,021
Household textiles	94	97	35	58	95	105	193	85
Furniture	326	319	73	147	241	374	761	366
Floor coverings	65	70	9	23	60	114	145	46
Major appliances	169	173	76	101	163	221	303	144
Small appliances, miscellaneous housewares	60	61	23	39	41	65	134	60
Miscellaneous household equipment	369	382	96	218	286	483	827	321
Apparel and services	1,489	1,537	574	901	1,356	1,826	3,025	1,310
Men and boys	388	401	124	211	323	453	892	348
Men, 16 and over	311	319	102	150	253	349	738	289
Boys, 2 to 15	77	82	21	60	70	103	154	59
Women and girls	587	609	238	377	543	731	1,154	503
Women, 16 and over	492	510	204	318	464	597	965	425
Girls, 2 to 15	95	99	34	59	79	134	189	78
Children under 2	62	64	26	38	62	92	99	59
Footwear	196	204	98	135	214	251	322	163
Other apparel products and services	257	260	89	140	213	299	559	238
Transportation	5,093	5,140	1,660	3,142	4,881	6,844	9,158	4,829
Vehicle purchases (net outlay)	2,361	2,388	588	1,422	2,282	3,334	4,308	2,194
Cars and trucks, new	1,355	1,392	300	625	1,230	1,912	2,886	1,135
Cars and trucks, used	982	971	287	782	1,022	1,386	1,376	1,048
Other vehicles	23	25	[3] 1	15	29	36	46	[3] 11
Gasoline and motor oil	932	934	450	659	926	1,204	1,420	920

See footnotes at end of table.

Table 10. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Complete reporting of income						Incomplete reporting of income
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Other vehicle expenses	$1,521	$1,553	$501	$912	$1,452	$2,023	$2,870	$1,356
Vehicle finance charges	284	285	60	116	259	403	585	277
Maintenance and repairs	553	569	215	387	540	702	998	480
Vehicle insurance	508	515	176	317	508	667	904	464
Vehicle rental, licenses, other charges	177	184	50	93	144	251	383	135
Public transportation	279	266	112	149	222	283	560	360
Health care	1,298	1,282	831	1,320	1,286	1,425	1,550	1,397
Health insurance	474	473	346	469	512	524	516	481
Medical services	529	513	271	552	480	564	697	629
Drugs	223	225	173	242	239	247	225	219
Medical supplies	71	71	41	57	55	89	112	67
Entertainment	1,329	1,349	448	768	1,096	1,547	2,880	1,232
Fees and admissions	353	352	119	145	275	430	790	360
Television, radios, sound equipment	416	422	188	286	398	502	736	379
Pets, toys, and playground equipment	230	242	92	148	207	335	428	177
Other entertainment supplies, equipment, and services	330	332	50	188	216	279	926	317
Personal care products and services	334	346	154	233	310	423	608	288
Reading	150	152	67	96	136	190	273	135
Education	342	324	254	170	164	310	723	448
Tobacco products and smoking supplies	242	242	179	226	260	284	263	239
Miscellaneous	578	598	243	366	546	719	1,112	467
Cash contributions	693	730	165	342	545	768	1,827	472
Personal insurance and pensions	2,249	2,532	268	808	1,850	3,402	6,321	543
Life and other personal insurance	314	324	110	182	269	395	665	254
Pensions and Social Security	1,935	2,208	159	626	1,580	3,007	5,656	289
Sources of income and personal taxes:[1]								
Money income before taxes	28,540	28,540	4,942	12,872	22,570	34,974	67,199	(1)
Wages and salaries	21,779	21,779	1,520	6,853	16,405	29,013	54,985	(1)
Self-employment income	1,790	1,790	-188	375	838	1,630	6,278	(1)
Social Security, private and government retirement	3,063	3,063	2,383	4,208	3,785	2,488	2,449	(1)
Interest, dividends, rental income, other property income	1,016	1,016	89	360	759	1,052	2,815	(1)
Unemployment and workers' compensation, veterans' benefits	241	241	112	205	287	325	274	(1)
Public assistance, supplemental security income, food stamps	308	308	782	457	125	153	23	(1)
Regular contributions for support	258	258	171	312	253	260	295	(1)
Other income	85	85	72	102	117	54	80	(1)
Personal taxes	2,391	2,391	88	563	1,396	2,849	7,042	(1)
Federal income taxes	1,891	1,891	48	408	1,064	2,214	5,707	(1)
State and local income taxes	445	445	19	124	301	573	1,203	(1)
Other taxes	55	55	21	31	30	61	132	(1)
Income after taxes	26,149	26,149	4,854	12,309	21,174	32,125	60,157	(1)

See footnotes at end of table.

Table 10. Quintiles of income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Complete reporting of income						Incompl reporti of incom
		Total complete reporting	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Addenda:								
Net change in total assets	$4,102	$3,335	$247	$551	$1,582	$5,764	$8,513	$8,72
Net change in total liabilities	3,510	3,697	574	659	2,854	6,765	7,618	2,38
Other money receipts	398	453	157	175	487	434	1,011	6
Mortgage principal paid on owned property	–480	–466	-120	-201	-321	–549	-1,138	-56
Estimated market value of owned home	57,935	55,130	23,794	30,319	41,724	60,997	118,594	74,82
Estimated monthly rental value of owned home	356	343	156	204	272	402	679	434
Gifts of goods and services:								
Clothing, males 2 and over	70	73	19	47	70	67	162	58
Clothing, females 2 and over	80	79	28	58	85	94	130	83
Clothing, infants less than 2	27	28	10	19	22	38	50	24
Jewelry and watches	26	28	7	15	27	39	51	13
Small appliances and miscellaneous housewares	17	17	6	8	11	14	45	16
Household textiles	10	11	[3] 2	[3] 8	[3] 9	[2] 4	30	6
All other gifts	588	588	287	354	534	615	1,149	624

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 11. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	81,354	6,893	11,916	9,433	8,219	14,586	10,901	7,198	12,209
Consumer unit characteristics:									
Income before taxes [1]	$28,540	$2,329	$7,382	$12,320	$17,373	$24,591	$34,375	$44,331	$74,234
Income after taxes [1]	26,149	2,373	7,196	11,892	16,345	22,963	31,660	40,100	66,345
Average number of persons in consumer unit	2.6	1.7	1.9	2.2	2.5	2.7	2.9	3.2	3.1
Age of reference person	46.9	46.8	55.3	50.1	46.5	44.7	43.2	42.3	45.3
Average number in consumer unit:									
Earners	1.4	.8	.6	.9	1.2	1.5	1.8	2.0	2.1
Vehicles	2.0	.9	1.0	1.4	1.9	2.2	2.6	2.7	3.1
Children under 18	.7	.4	.5	.6	.7	.7	.9	1.0	.8
Persons 65 and over	.3	.3	.5	.5	.4	.3	.2	.1	.1
Percent distribution									
Sex of reference person:									
Male	66	42	40	57	64	71	78	82	87
Female	34	58	60	43	36	29	22	18	13
Housing tenure:									
Homeowner with mortgage	38	14	12	15	26	36	52	64	76
Homeowner without mortgage	24	20	35	32	26	25	18	14	14
Renter	39	66	53	53	47	39	30	21	11
Race of reference person:									
Black	11	23	18	12	10	10	5	6	4
White and other	89	77	82	88	90	90	95	94	96
Education of reference person:									
Elementary (1-8)	11	20	25	17	12	8	5	2	3
High school (9-12)	44	44	50	51	54	48	42	40	24
College	44	34	23	31	34	44	53	58	73
Never attended and other	1	2	2	1	1	(2)	(2)	(2)	(2)
At least one vehicle owned	86	56	64	84	91	95	96	97	97
Average annual expenditures	$26,389	$10,793	$11,545	$16,789	$19,558	$24,896	$31,660	$37,562	$52,320
Food	3,804	1,911	2,082	2,777	3,195	3,765	4,587	5,282	6,296
Food at home	2,177	1,245	1,444	1,809	1,954	2,174	2,557	2,907	3,110
Cereals and bakery products	317	182	214	266	275	321	375	417	450
Cereals and cereal products	111	72	79	101	100	111	135	146	139
Bakery products	206	110	135	165	174	209	241	271	312
Meats, poultry, fish, and eggs	560	329	379	477	555	542	636	700	812
Beef	184	94	110	152	205	186	215	226	264
Pork	114	75	86	105	108	108	133	131	158
Other meats	84	45	58	72	76	80	99	114	118
Poultry	85	53	60	69	82	82	86	111	133
Fish and seafood	65	42	40	50	58	57	74	86	110
Eggs	28	20	25	29	28	29	29	32	30
Dairy products	278	155	180	237	246	287	338	365	383
Fresh milk and cream	134	88	97	132	125	136	160	158	169
Other dairy products	144	67	84	105	121	151	178	207	215
Fruits and vegetables	376	228	266	328	335	366	442	487	526
Fresh fruits	121	69	85	103	105	116	148	157	172
Fresh vegetables	111	71	85	102	101	106	124	123	159
Processed fruits	87	53	57	75	81	82	98	126	121
Processed vegetables	58	35	39	48	49	61	71	81	74

See footnotes at end of table.

Table 11. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other food at home	$646	$351	$405	$500	$543	$658	$766	$938	$938
Sugar and other sweets	81	41	53	65	65	82	98	122	112
Fats and oils	57	34	43	49	46	60	69	76	71
Miscellaneous foods	273	139	171	209	230	279	325	411	393
Nonalcoholic beverages	204	126	130	165	186	210	233	283	287
Food prepared by consumer unit on out-of-town trips	31	11	9	13	17	27	41	45	75
Food away from home	1,627	666	638	968	1,240	1,591	2,031	2,375	3,186
Alcoholic beverages	282	125	150	183	235	291	344	353	506
Housing	8,069	4,000	4,171	5,495	5,947	7,512	9,260	10,609	15,719
Shelter	4,470	2,354	2,222	3,043	3,139	4,125	5,050	5,901	8,909
Owned dwellings	2,554	737	770	961	1,151	1,977	2,971	4,060	6,926
Mortgage interest	1,560	392	245	318	520	1,052	1,925	2,784	4,725
Property taxes	496	162	233	316	302	417	599	644	1,126
Maintenance, repairs, insurance, other expenses	497	183	292	326	329	508	446	633	1,075
Rented dwellings	1,469	1,454	1,337	1,753	1,777	1,805	1,564	1,249	825
Other lodging	447	162	115	329	211	343	516	592	1,158
Utilities, fuels, and public services	1,726	1,048	1,223	1,413	1,543	1,711	1,925	2,089	2,593
Natural gas	232	113	184	213	215	215	247	277	355
Electricity	700	416	484	578	608	695	801	860	1,049
Fuel oil and other fuels	94	73	76	77	82	99	93	115	128
Telephone	529	352	368	426	507	539	590	602	769
Water and other public services	171	94	112	119	131	162	194	236	292
Household operations	387	111	179	201	223	310	449	531	955
Personal services	177	[3] 18	75	83	119	166	275	311	321
Other household expenses	211	93	104	118	104	144	174	219	634
Housekeeping supplies	383	168	221	286	322	383	451	475	670
Laundry and cleaning supplies	106	59	61	80	104	109	132	129	163
Other household products	157	59	70	126	116	150	184	202	316
Postage and stationery	119	49	91	80	101	124	136	144	192
Household furnishings and equipment	1,102	320	326	552	720	982	1,386	1,612	2,591
Household textiles	97	44	32	50	81	96	105	122	220
Furniture	319	80	72	139	205	262	378	433	862
Floor coverings	70	[3] 3	15	[3] 18	30	75	111	113	165
Major appliances	173	77	70	107	139	170	213	241	329
Small appliances, miscellaneous housewares	61	23	23	40	38	47	71	78	148
Miscellaneous household equipment	382	93	115	197	228	333	508	624	867
Apparel and services	1,537	532	664	886	1,086	1,406	1,647	2,396	3,154
Men and boys	401	133	138	197	261	350	429	666	944
Men, 16 and over	319	109	108	142	202	271	340	533	773
Boys, 2 to 15	82	23	30	55	59	78	89	133	171
Women and girls	609	204	303	354	425	550	771	950	1,190
Women, 16 and over	510	170	270	281	377	458	649	773	993
Girls, 2 to 15	99	33	33	72	48	92	123	177	198
Children under 2	64	26	26	41	40	69	97	104	95
Footwear	204	76	108	141	205	203	254	332	300
Other apparel products and services	260	93	89	153	154	234	297	343	625
Transportation	5,140	1,676	1,728	3,127	3,841	5,303	6,704	7,779	9,715
Vehicle purchases (net outlay)	2,388	561	638	1,413	1,746	2,486	3,248	3,840	4,573
Cars and trucks, new	1,392	[3] 241	302	565	985	1,223	1,895	2,685	3,007
Cars and trucks, used	971	317	332	832	750	1,222	1,330	1,132	1,505
Other vehicles	25	[3] 3	[3] 3	[3] 17	[3] 10	41	24	[3] 22	61
Gasoline and motor oil	934	488	455	639	802	975	1,190	1,328	1,460

See footnotes at end of table.

Table 11. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,553	$502	$529	$923	$1,137	$1,603	$1,973	$2,290	$3,046
Vehicle finance charges	285	66	58	107	173	293	398	486	612
Maintenance and repairs	569	217	229	405	450	610	657	784	1,056
Vehicle insurance	515	167	191	314	409	545	666	728	959
Vehicle rental, licenses, other charges	184	52	50	96	105	155	253	293	420
Public transportation	266	125	107	152	156	239	294	321	635
Health care	1,282	683	959	1,385	1,300	1,328	1,367	1,532	1,568
Health insurance	473	238	434	480	474	537	475	544	519
Medical services	513	268	279	588	541	487	552	677	701
Drugs	225	141	203	255	228	243	250	217	231
Medical supplies	71	37	42	62	57	61	90	94	117
Entertainment	1,349	428	469	802	856	1,191	1,510	1,995	3,148
Fees and admissions	352	126	110	139	186	310	420	526	880
Television, radios, sound equipment	422	156	221	297	322	416	494	576	788
Pets, toys, and playground equipment	242	81	100	135	183	234	337	354	457
Other entertainment supplies, equipment, and services	332	66	37	232	165	231	260	538	1,023
Personal care products and services	346	148	152	249	282	325	420	479	651
Reading	152	59	77	93	114	142	185	230	287
Education	324	385	167	187	119	190	323	349	836
Tobacco products and smoking supplies	242	158	198	221	250	263	293	249	270
Miscellaneous	598	321	214	346	475	553	770	811	1,182
Cash contributions	730	148	190	353	487	529	781	956	2,103
Personal insurance and pensions	2,532	218	324	683	1,373	2,098	3,266	4,542	6,883
Life and other personal insurance	324	103	111	138	281	302	355	494	730
Pensions and Social Security	2,208	115	213	545	1,093	1,796	2,911	4,048	6,153
Sources of income and personal taxes: [1]									
Money income before taxes	28,540	2,329	7,382	12,320	17,373	24,591	34,375	44,331	74,234
Wages and salaries	21,779	1,028	2,187	5,992	11,396	18,390	28,604	38,239	60,054
Self-employment income	1,790	-596	107	358	761	863	1,581	2,210	7,624
Social Security, private and government retirement	3,063	1,095	3,514	4,425	4,027	3,570	2,500	2,053	2,524
Interest, dividends, rental income, other property income	1,016	-2	186	356	506	882	1,015	1,211	3,302
Unemployment and workers' compensation, veterans' benefits	241	35	179	208	228	325	314	260	274
Public assistance, supplemental security income, food stamps	308	532	951	446	183	195	89	[3] 40	[3] 18
Regular contributions for support	258	163	179	422	176	262	214	274	344
Other income	85	74	78	113	97	104	59	45	94
Personal taxes	2,391	-44	185	428	1,028	1,628	2,715	4,232	7,889
Federal income taxes	1,891	-66	130	319	757	1,237	2,112	3,334	6,427
State and local income taxes	445	6	32	81	239	351	543	815	1,320
Other taxes	55	16	23	28	32	39	60	83	142
Income after taxes	26,149	2,373	7,196	11,892	16,345	22,963	31,660	40,100	66,345

See footnotes at end of table.

Table 11. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$3,335	$748	-$79	$875	$598	$2,175	$5,299	$3,937	$11,147
Net change in total liabilities	3,697	374	649	695	1,159	3,376	5,976	6,121	9,495
Other money receipts	453	181	135	215	209	552	316	603	1,182
Mortgage principal paid on owned property	-466	-157	-105	-193	-256	-357	-499	-753	-1,278
Estimated market value of owned home	55,130	22,087	26,161	30,654	31,632	46,259	57,490	74,197	134,041
Estimated monthly rental value of owned home	343	136	178	196	228	293	385	486	749
Gifts of goods and services:									
Clothing, males 2 and over	73	17	24	53	66	70	52	86	186
Clothing, females 2 and over	79	21	32	72	68	80	89	129	131
Clothing, infants less than 2	28	10	10	22	20	22	41	37	55
Jewelry and watches	28	8	6	18	17	31	38	30	61
Small appliances and miscellaneous housewares	17	[3] 4	6	8	9	13	14	28	47
Household textiles	11	([2])	[3] 3	[3] 11	[3] 3	9	[3] 4	[3] 13	33
All other gifts	588	311	276	346	384	593	578	806	1,253

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 12. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Number of consumer units (in thousands)	94,862	7,216	21,985	19,911	13,601	12,546	19,603	11,319	8,284
Consumer unit characteristics:									
Income before taxes [1]	$28,540	$14,827	$28,318	$36,428	$39,934	$29,979	$17,754	$20,704	$13,707
Income after taxes [1]	26,149	13,819	25,928	33,227	35,999	27,327	16,816	19,683	12,886
Average number of persons in consumer unit	2.6	1.8	2.8	3.3	2.9	2.2	1.8	2.0	1.5
Age of reference person	47.0	21.7	29.7	39.3	49.2	59.6	73.9	69.2	80.3
Average number in consumer unit:									
Earners	1.4	1.3	1.5	1.8	2.0	1.4	.5	.6	.2
Vehicles	2.0	1.2	1.9	2.4	2.6	2.2	1.4	1.7	1.0
Children under 18	.7	.4	1.1	1.4	.6	.2	.1	.1	(2)
Persons 65 and over	.3	(2)	(2)	(2)	(2)	.1	1.4	1.4	1.4
Percent distribution									
Sex of reference person:									
Male	67	59	70	71	71	70	56	63	47
Female	33	41	30	29	29	30	44	37	53
Housing tenure:									
Homeowner with mortgage	38	8	38	58	55	38	15	21	7
Homeowner without mortgage	24	3	6	8	18	41	62	58	66
Renter	38	89	56	34	26	21	23	21	27
Race of reference person:									
Black	11	9	11	11	11	10	10	10	10
White and other	89	91	89	89	89	90	90	90	90
Education of reference person:									
Elementary (1-8)	11	2	3	5	7	14	29	22	39
High school (9-12)	45	43	43	40	50	51	44	48	39
College	44	55	54	56	42	34	25	29	20
Never attended and other	1	(3)	(3)	(3)	1	1	2	1	2
At least one vehicle owned	86	72	87	91	91	90	78	87	65
Average annual expenditures	$25,892	$16,373	$25,770	$33,078	$33,205	$25,765	$17,297	$20,120	$13,339
Food	3,748	2,455	3,664	4,636	4,815	3,952	2,581	3,013	1,939
Food at home	2,136	1,121	2,046	2,599	2,605	2,355	1,709	1,933	1,373
Cereals and bakery products	312	166	291	387	387	334	253	277	215
Cereals and cereal products	109	66	109	137	133	110	83	91	72
Bakery products	203	100	182	250	255	224	169	186	143
Meats, poultry, fish, and eggs	551	249	506	661	675	648	463	533	357
Beef	182	91	166	228	218	221	140	152	122
Pork	110	40	98	123	138	124	110	130	79
Other meats	82	39	77	105	95	95	64	72	52
Poultry	84	36	77	99	108	96	72	86	49
Fish and seafood	65	26	62	75	80	80	54	66	34
Eggs	28	17	25	30	36	31	24	26	20
Dairy products	274	152	276	333	329	295	211	236	175
Fresh milk and cream	134	82	136	160	162	135	106	113	95
Other dairy products	141	69	140	173	167	160	106	123	80
Fruits and vegetables	373	176	328	434	450	433	350	390	290
Fresh fruits	121	52	98	141	145	144	121	135	100
Fresh vegetables	110	46	94	129	133	133	106	119	85
Processed fruits	85	46	81	97	101	92	77	84	67
Processed vegetables	57	32	55	67	70	65	46	52	37

See footnotes at end of table.

Table 12. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 an over
Other food at home	$625	$379	$645	$785	$763	$645	$432	$496	$335
Sugar and other sweets	78	40	75	97	94	85	63	74	47
Fats and oils	55	23	50	63	68	63	49	57	38
Miscellaneous foods	264	184	302	332	302	251	167	190	132
Nonalcoholic beverages	199	117	193	251	261	206	136	154	108
Food prepared by consumer unit on out-of-town trips	30	14	26	43	38	40	16	21	10
Food away from home	1,612	1,334	1,618	2,037	2,210	1,597	872	1,081	566
Alcoholic beverages	269	312	355	281	307	239	133	162	89
Housing	8,079	4,746	8,469	10,467	9,672	7,757	5,551	6,178	4,682
Shelter	4,493	3,004	4,942	6,147	5,232	3,929	2,705	3,018	2,276
Owned dwellings	2,569	440	2,384	3,946	3,345	2,630	1,582	1,889	1,163
Mortgage interest	1,569	321	1,834	2,856	2,099	1,154	323	461	134
Property taxes	504	47	281	546	680	752	597	692	467
Maintenance, repairs, insurance, other expenses	496	72	269	544	567	725	663	736	562
Rented dwellings	1,468	2,396	2,253	1,519	1,179	770	841	772	937
Other lodging	456	168	305	682	708	529	281	358	176
Utilities, fuels, and public services	1,747	897	1,545	2,023	2,173	1,935	1,593	1,739	1,393
Natural gas	234	88	186	263	285	272	251	265	231
Electricity	709	326	634	838	887	780	633	697	545
Fuel oil and other fuels	98	18	56	94	116	144	136	142	126
Telephone	537	417	534	617	669	543	408	458	338
Water and other public services	170	48	134	211	215	196	166	175	153
Household operations	394	141	483	528	349	327	324	306	349
Personal services	171	97	362	269	58	42	46	[4] 23	76
Other household expenses	223	44	121	260	291	285	279	283	273
Housekeeping supplies	361	166	347	411	450	383	329	382	249
Laundry and cleaning supplies	101	55	99	119	134	109	74	87	55
Other household products	147	58	140	175	192	161	123	134	107
Postage and stationery	113	53	108	118	124	113	132	161	86
Household furnishings and equipment	1,083	539	1,152	1,357	1,469	1,183	600	733	415
Household textiles	94	56	93	102	122	106	73	71	76
Furniture	326	195	371	430	441	332	135	174	80
Floor coverings	65	[4] 27	44	82	110	105	29	37	[4] 19
Major appliances	169	48	172	204	197	206	130	145	108
Small appliances, miscellaneous housewares	60	38	47	91	79	65	38	48	23
Miscellaneous household equipment	369	174	425	447	521	369	197	257	108
Apparel and services	1,489	1,042	1,504	2,015	2,112	1,355	763	977	451
Men and boys	388	233	389	553	517	424	164	213	92
Men, 16 and over	311	219	311	384	432	376	142	189	74
Boys, 2 to 15	77	14	79	169	85	48	22	24	19
Women and girls	587	371	525	816	909	489	344	432	212
Women, 16 and over	492	346	423	591	810	453	326	407	204
Girls, 2 to 15	95	26	102	225	100	36	18	24	9
Children under 2	62	59	123	67	49	41	14	20	7
Footwear	196	161	183	247	278	179	124	158	73
Other apparel products and services	257	218	284	332	359	222	116	154	65
Transportation	5,093	3,911	5,479	6,369	6,641	4,603	3,040	3,975	1,760
Vehicle purchases (net outlay)	2,361	2,039	2,794	2,931	3,016	1,749	1,350	1,849	667
Cars and trucks, new	1,355	1,159	1,651	1,518	1,640	1,082	907	1,187	523
Cars and trucks, used	982	861	1,111	1,393	1,307	663	443	662	144
Other vehicles	23	[4] 19	32	19	69	[4] 4	(5)	(5)	(5)
Gasoline and motor oil	932	659	923	1,152	1,248	970	576	729	367

See footnotes at end of table.

Table 12. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Other vehicle expenses	$1,521	$1,023	$1,528	$1,978	$1,987	$1,553	$892	$1,129	$567
Vehicle finance charges	284	192	358	370	398	234	99	154	23
Maintenance and repairs	553	361	524	744	666	587	363	442	253
Vehicle insurance	508	364	454	607	700	565	351	428	245
Vehicle rental, licenses, other charges	177	106	193	257	225	167	80	104	46
Public transportation	279	190	235	309	389	330	222	268	158
Health care	1,298	523	777	1,253	1,258	1,518	2,099	2,005	2,230
Health insurance	474	143	279	405	411	550	881	872	895
Medical services	529	286	337	604	535	564	733	645	853
Drugs	223	58	116	167	219	335	393	397	387
Medical supplies	71	35	45	77	93	70	92	90	95
Entertainment	1,329	961	1,396	1,975	1,615	1,136	658	881	351
Fees and admissions	353	247	310	514	485	340	194	262	101
Television, radios, sound equipment	416	349	442	597	479	350	224	284	141
Pets, toys, and playground equipment	230	116	276	320	259	208	126	162	75
Other entertainment supplies, equipment, and services	330	248	368	545	392	238	114	173	34
Personal care products and services	334	204	318	427	446	330	231	276	164
Reading	150	80	131	183	187	164	129	151	100
Education	342	646	247	454	678	234	60	81	[4] 31
Tobacco products and smoking supplies	242	183	246	277	334	268	142	185	84
Miscellaneous	578	217	515	783	775	600	424	512	301
Cash contributions	693	120	375	806	957	1,002	767	753	785
Personal insurance and pensions	2,249	972	2,293	3,150	3,409	2,609	720	972	375
Life and other personal insurance	314	47	241	394	418	418	275	290	255
Pensions and Social Security	1,935	926	2,052	2,756	2,991	2,191	444	682	119
Sources of income and personal taxes: [1]									
Money income before taxes	28,540	14,827	28,318	36,428	39,934	29,979	17,754	20,704	13,707
Wages and salaries	21,779	12,406	25,649	31,589	33,680	21,341	3,709	5,677	1,010
Self-employment income	1,790	580	1,188	2,838	3,316	2,020	735	1,114	215
Social Security, private and government retirement	3,063	[4] 38	174	422	1,094	4,321	10,555	11,200	9,672
Interest, dividends, rental income, other property income	1,016	464	331	480	708	1,556	2,396	2,335	2,479
Unemployment and workers' compensation, veterans' benefits	241	54	242	241	453	347	105	136	63
Public assistance, supplemental security income, food stamps	308	378	394	408	245	229	173	175	170
Regular contributions for support	258	710	214	376	363	97	51	36	[4] 72
Other income	85	196	124	73	76	69	28	30	[4] 25
Personal taxes	2,391	1,008	2,390	3,201	3,935	2,653	937	1,021	822
Federal income taxes	1,891	809	1,877	2,519	3,151	2,111	732	784	661
State and local income taxes	445	204	474	606	713	478	146	163	123
Other taxes	55	-5	39	76	71	64	59	74	38
Income after taxes	26,149	13,819	25,928	33,227	35,999	27.327	16,816	19,683	12,886

See footnotes at end of table.

Table 12. Age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	65 - 74	75 and over
Addenda:									
Net change in total assets	$4,102	$1,991	$6,586	$5,269	$2,838	$6,399	$316	$528	$27
Net change in total liabilities	3,510	3,269	6,477	5,079	2,263	2,141	417	671	71
Other money receipts	398	80	209	505	279	551	606	810	328
Mortgage principal paid on owned property	–480	–49	–400	–790	–836	–494	–155	–233	–49
Estimated market value of owned home	57,935	6,408	36,650	69,130	74,909	80,356	63,277	68,330	56,372
Estimated monthly rental value of owned home	356	55	248	426	470	447	378	406	340
Gifts of goods and services:									
Clothing, males 2 and over	70	21	48	54	86	171	50	62	32
Clothing, females 2 and over	80	56	59	78	151	91	56	72	34
Clothing, infants less than 2	27	16	26	31	38	36	14	19	7
Jewelry and watches	26	28	34	25	36	19	14	22	[4] 2
Small appliances and miscellaneous housewares	17	10	15	17	25	22	12	18	4
Household textiles	10	[4] 1	9	6	14	19	9	[4] 9	[4] 8
All other gifts	588	262	360	566	990	784	582	549	625

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 13. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Number of consumer units (in thousands)	94,862	26,571	68,291	28,750	15,612	13,998	9,931
Consumer unit characteristics:							
Income before taxes [1]	$28,540	$16,090	$33,540	$30,444	$33,862	$38,944	$34,417
Income after taxes [1]	26,149	14,588	30,793	27,635	31,083	35,875	32,350
Average number of persons in consumer unit	2.6	1.0	3.2	2.0	3.0	4.0	5.7
Age of reference person	47.0	48.7	46.3	53.2	43.1	39.7	40.9
Average number in consumer unit:							
Earners	1.4	.7	1.7	1.2	1.8	2.0	2.3
Vehicles	2.0	1.0	2.4	2.1	2.5	2.7	2.6
Children under 18	.7	n.a.	1.0	.1	.8	1.7	2.8
Persons 65 and over	.3	.3	.3	.6	.2	.1	.1
Percent distribution							
Sex of reference person:							
Male	67	45	75	74	73	81	74
Female	33	55	25	26	27	19	26
Housing tenure:							
Homeowner with mortgage	38	16	46	33	50	62	55
Homeowner without mortgage	24	24	24	37	19	11	13
Renter	38	60	30	29	32	27	33
Race of reference person:							
Black	11	11	11	8	12	10	18
White and other	89	89	89	92	88	90	82
Education of reference person:							
Elementary (1-8)	11	12	10	12	8	7	13
High school (9-12)	45	38	47	45	52	45	48
College	44	49	42	42	40	49	38
Never attended and other	1	1	1	1	1	(2)	1
At least one vehicle owned	86	72	91	91	91	93	90
Average annual expenditures	$25,892	$15,671	$29,875	$26,350	$30,446	$34,455	$32,706
Food	3,748	2,087	4,398	3,600	4,402	5,207	5,550
Food at home	2,136	989	2,585	2,022	2,522	3,071	3,621
Cereals and bakery products	312	143	378	282	368	466	550
Cereals and cereal products	109	47	134	94	126	166	217
Bakery products	203	96	245	189	242	300	333
Meats, poultry, fish, and eggs	551	233	676	534	650	792	960
Beef	182	67	227	174	226	283	306
Pork	110	41	137	114	126	155	195
Other meats	82	38	100	75	93	117	154
Poultry	84	37	103	82	103	116	142
Fish and seafood	65	36	76	66	69	84	109
Eggs	28	14	33	23	32	38	54
Dairy products	274	128	332	252	321	402	480
Fresh milk and cream	134	62	162	114	155	198	259
Other dairy products	141	66	170	138	165	204	221
Fruits and vegetables	373	190	445	384	433	506	554
Fresh fruits	121	63	143	128	140	156	173
Fresh vegetables	110	55	132	119	126	148	157
Processed fruits	85	45	100	81	99	118	134
Processed vegetables	57	26	70	56	68	84	90

See footnotes at end of table.

Table 13. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other food at home	$625	$296	$754	$570	$750	$906	$1,078
Sugar and other sweets	78	34	95	69	93	115	147
Fats and oils	55	25	66	55	62	72	98
Miscellaneous foods	264	119	320	233	324	391	466
Nonalcoholic beverages	199	103	236	179	239	288	319
Food prepared by consumer unit on out-of-town trips	30	15	36	34	32	39	48
Food away from home	1,612	1,099	1,813	1,578	1,880	2,137	1,928
Alcoholic beverages	269	278	265	278	268	261	229
Housing	8,079	5,335	9,147	8,148	9,503	10,462	9,627
Shelter	4,493	3,363	4,932	4,420	5,105	5,632	5,157
Owned dwellings	2,569	1,154	3,119	2,624	3,218	3,894	3,304
Mortgage interest	1,569	586	1,952	1,362	2,156	2,686	2,303
Property taxes	504	262	598	629	543	654	514
Maintenance, repairs, insurance, other expenses	496	306	570	633	520	555	487
Rented dwellings	1,468	1,937	1,285	1,245	1,375	1,195	1,389
Other lodging	456	273	528	551	512	543	464
Utilities, fuels, and public services	1,747	1,084	2,005	1,794	2,013	2,213	2,315
Natural gas	234	143	269	238	269	288	334
Electricity	709	395	831	734	839	946	937
Fuel oil and other fuels	98	57	114	117	100	121	116
Telephone	537	409	587	527	601	626	681
Water and other public services	170	81	205	178	204	231	247
Household operations	394	178	478	320	511	739	517
Personal services	171	35	224	46	283	451	327
Other household expenses	223	143	254	274	228	288	190
Housekeeping supplies	361	195	426	378	456	462	466
Laundry and cleaning supplies	101	41	124	95	126	155	162
Other household products	147	80	174	156	185	187	186
Postage and stationery	113	74	128	127	144	120	118
Household furnishings and equipment	1,083	515	1,305	1,235	1,418	1,416	1,172
Household textiles	94	45	113	110	136	102	102
Furniture	326	163	389	351	430	447	356
Floor coverings	65	19	83	80	115	76	53
Major appliances	169	81	203	190	211	245	168
Small appliances, miscellaneous housewares	60	28	73	70	89	72	60
Miscellaneous household equipment	369	179	443	434	438	475	433
Apparel and services	1,489	893	1,722	1,325	1,859	2,010	2,246
Men and boys	388	208	458	350	461	564	614
Men, 16 and over	311	198	355	322	361	395	382
Boys, 2 to 15	77	10	103	28	99	169	232
Women and girls	587	345	681	508	757	790	907
Women, 16 and over	492	333	554	473	636	578	624
Girls, 2 to 15	95	11	127	35	121	212	283
Children under 2	62	11	82	32	113	120	128
Footwear	196	137	219	163	237	239	321
Other apparel products and services	257	191	282	272	291	297	276
Transportation	5,093	2,739	6,009	5,403	6,061	6,818	6,540
Vehicle purchases (net outlay)	2,361	1,099	2,852	2,581	2,851	3,241	3,088
Cars and trucks, new	1,355	753	1,589	1,734	1,454	1,528	1,470
Cars and trucks, used	982	332	1,235	831	1,375	1,653	1,597
Other vehicles	23	14	27	16	23	60	21
Gasoline and motor oil	932	518	1,093	916	1,112	1,279	1,313

See footnotes at end of table.

Table 13. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five or more persons
Other vehicle expenses	$1,521	$888	$1,768	$1,573	$1,822	$2,027	$1,883
Vehicle finance charges	284	126	345	273	387	410	394
Maintenance and repairs	553	347	633	593	612	708	675
Vehicle insurance	508	293	591	527	602	684	630
Vehicle rental, licenses, other charges	177	122	199	180	220	225	184
Public transportation	279	234	296	333	276	272	257
Health care	1,298	834	1,478	1,607	1,409	1,425	1,287
Health insurance	474	324	533	636	462	471	432
Medical services	529	333	606	551	652	670	602
Drugs	223	135	257	328	227	199	184
Medical supplies	71	41	82	93	68	86	68
Entertainment	1,329	813	1,530	1,254	1,575	2,062	1,505
Fees and admissions	353	247	394	345	384	478	435
Television, radios, sound equipment	416	282	468	366	515	590	512
Pets, toys, and playground equipment	230	104	280	219	285	392	287
Other entertainment supplies, equipment, and services	330	180	388	323	390	602	270
Personal care products and services	334	201	385	331	407	436	438
Reading	150	112	165	165	162	182	144
Education	342	247	379	202	389	542	645
Tobacco products and smoking supplies	242	140	282	238	302	309	338
Miscellaneous	578	363	662	614	602	819	674
Cash contributions	693	472	780	888	746	669	675
Personal insurance and pensions	2,249	1,158	2,673	2,298	2,759	3,252	2,809
Life and other personal insurance	314	110	394	371	385	443	404
Pensions and Social Security	1,935	1,048	2,280	1,927	2,375	2,809	2,406
Sources of income and personal taxes: [1]							
Money income before taxes	28,540	16,090	33,540	30,444	33,862	38,944	34,417
Wages and salaries	21,779	11,068	26,082	20,381	28,162	33,724	28,667
Self-employment income	1,790	803	2,186	1,902	1,934	2,772	2,574
Social Security, private and government retirement	3,063	2,682	3,216	5,677	2,006	926	1,149
Interest, dividends, rental income, other property income	1,016	933	1,050	1,779	660	442	388
Unemployment and workers' compensation, veterans' benefits	241	92	301	277	280	350	332
Public assistance, supplemental security income, food stamps	308	141	375	152	352	369	1,068
Regular contributions for support	258	262	256	202	372	294	185
Other income	85	111	75	75	97	67	55
Personal taxes	2,391	1,502	2,748	2,809	2,779	3,069	2,067
Federal income taxes	1,891	1,224	2,159	2,240	2,190	2,375	1,568
State and local income taxes	445	252	522	506	538	597	438
Other taxes	55	25	67	63	51	97	61
Income after taxes	26,149	14,588	30,793	27,635	31,083	35,875	32,350

See footnotes at end of table.

Table 13. Size of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	One person	Two or more persons	Two persons	Three persons	Four persons	Five o pers
Addenda:							
Net change in total assets	$4,102	$2,008	$4,917	$4,104	$4,955	$7,102	$4,1
Net change in total liabilities	3,510	1,429	4,319	3,819	3,480	6,133	4,5
Other money receipts	398	330	425	652	215	384	1
Mortgage principal paid on owned property	-480	-170	-600	-447	-617	-804	-7
Estimated market value of owned home	57,935	30,278	68,696	68,068	65,900	73,513	68,1
Estimated monthly rental value of owned home	356	192	420	413	413	452	4
Gifts of goods and services:							
Clothing, males 2 and over	70	43	80	104	79	55	4
Clothing, females 2 and over	80	63	86	85	122	55	2
Clothing, infants less than 2	27	11	33	29	38	39	3
Jewelry and watches	26	46	18	20	18	15	1
Small appliances and miscellaneous housewares	17	9	20	21	27	15	1
Household textiles	10	[3] 3	12	14	14	10	[3]
All other gifts	588	483	629	672	760	544	42

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 14. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Number of consumer units (in thousands)	52,010	20,227	28,100	5,858	14,194	8,047	3,684	5,716	37,136
Consumer unit characteristics:									
Income before taxes [1]	$37,299	$33,825	$39,354	$34,318	$38,039	$45,596	$40,846	$16,276	$18,509
Income after taxes [1]	34,172	30,710	36,171	31,733	34,992	41,708	38,081	15,321	16,898
Average number of persons in consumer unit	3.3	2.0	3.9	3.5	4.1	3.9	5.1	2.9	1.5
Age of reference person	47.3	56.2	40.7	30.4	38.3	52.5	48.1	36.5	48.2
Average number in consumer unit:									
Earners	1.7	1.2	2.1	1.7	1.9	2.7	2.4	1.0	.9
Vehicles	2.6	2.3	2.8	2.2	2.7	3.5	2.8	1.1	1.3
Children under 18	.9	n.a.	1.5	1.5	2.1	.6	1.6	1.7	.2
Persons 65 and over	.3	.7	.1	(2)	(2)	.2	.6	(2)	.3
Percent distribution:									
Sex of reference person:									
Male	90	90	89	90	89	90	87	13	43
Female	10	10	11	10	11	10	13	87	57
Housing tenure:									
Homeowner with mortgage	52	37	62	53	69	58	54	26	20
Homeowner without mortgage	26	43	14	6	8	31	21	6	24
Renter	22	20	24	41	24	11	25	67	56
Race of reference person:									
Black	7	5	8	7	6	11	12	32	13
White and other	93	95	92	93	94	89	88	68	87
Education of reference person:									
Elementary (1-8)	10	13	7	2	6	12	13	5	13
High school (9-12)	44	43	44	44	44	45	52	57	43
College	45	43	48	54	49	42	35	37	43
Never attended and other	1	1	(3)	(3)	(3)	1	1	(3)	1
At least one vehicle owned	96	95	96	96	96	97	96	64	75
Average annual expenditures	$32,314	$27,955	$35,015	$30,943	$35,246	$37,764	$35,740	$18,616	$17,951
Food	4,727	3,815	5,289	4,077	5,473	5,966	5,513	3,005	2,452
Food at home	2,761	2,148	3,104	2,516	3,268	3,313	3,564	1,931	1,265
Cereals and bakery products	407	302	467	346	515	484	529	291	179
Cereals and cereal products	142	100	164	126	186	156	215	120	60
Bakery products	265	203	303	221	328	328	314	171	118
Meats, poultry, fish, and eggs	710	558	792	595	813	929	932	511	328
Beef	241	181	278	217	276	336	299	170	99
Pork	142	121	152	97	163	178	185	113	63
Other meats	105	77	122	86	133	133	125	71	52
Poultry	107	84	118	94	118	138	151	78	52
Fish and seafood	82	71	85	72	83	102	115	52	43
Eggs	34	24	38	29	40	42	56	26	19
Dairy products	353	266	404	340	431	408	457	256	163
Fresh milk and cream	170	120	197	169	209	198	247	141	80
Other dairy products	183	146	207	171	222	209	210	115	83
Fruits and vegetables	475	413	500	427	509	546	633	314	235
Fresh fruits	155	143	160	129	162	182	184	91	76
Fresh vegetables	139	126	144	120	145	164	178	98	70
Processed fruits	107	85	115	105	119	118	166	70	55
Processed vegetables	74	60	81	74	83	82	106	54	33

See footnotes at end of table.

Table 14. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and othe consu-mer units
	Total husband and wife consu-mer units	Husband and wife only	Husband and wife with children				Other husband and wife consu-mer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other food at home	$816	$609	$941	$806	$999	$946	$1,012	$559	$361
Sugar and other sweets	104	74	121	91	136	120	140	68	42
Fats and oils	72	60	77	58	83	85	98	48	30
Miscellaneous foods	345	247	408	414	428	361	417	256	148
Nonalcoholic beverages	252	188	291	211	311	323	309	175	125
Food prepared by consumer unit on out-of-town trips	43	40	44	32	42	57	48	12	15
Food away from home	1,967	1,667	2,185	1,561	2,205	2,653	1,949	1,074	1,187
Alcoholic beverages	263	259	265	273	244	299	272	167	292
Housing	9,731	8,453	10,542	10,808	10,850	9,819	10,567	7,113	5,903
Shelter	5,174	4,433	5,639	5,772	6,003	4,901	5,698	4,249	3,576
Owned dwellings	3,538	2,952	3,946	3,588	4,357	3,483	3,637	1,397	1,392
Mortgage interest	2,242	1,497	2,758	2,765	3,216	1,945	2,402	951	721
Property taxes	665	732	622	390	623	790	628	227	320
Maintenance, repairs, insurance, other expenses	630	723	566	433	518	749	607	218	351
Rented dwellings	1,050	904	1,110	1,891	1,104	553	1,387	2,344	1,919
Other lodging	587	577	583	294	542	865	675	508	265
Utilities, fuels, and public services	2,100	1,873	2,219	1,841	2,197	2,533	2,439	1,482	1,295
Natural gas	277	249	288	245	271	349	344	206	178
Electricity	876	769	941	748	975	1,022	960	627	488
Fuel oil and other fuels	127	133	124	97	110	167	115	31	67
Telephone	598	527	628	576	592	729	758	494	459
Water and other public services	223	195	239	175	249	267	262	123	103
Household operations	523	319	667	1,221	644	303	542	467	203
Personal services	236	[4] 9	400	982	365	39	232	333	55
Other household expenses	287	311	266	239	279	264	310	133	148
Housekeeping supplies	463	409	499	477	491	533	488	271	227
Laundry and cleaning supplies	131	99	146	125	155	147	195	98	58
Other household products	193	174	208	212	205	212	176	103	88
Postage and stationery	140	137	144	139	132	174	117	69	81
Household furnishings and equipment	1,471	1,419	1,519	1,498	1,515	1,549	1,399	645	602
Household textiles	121	119	120	125	102	152	147	67	59
Furniture	441	405	476	532	495	403	373	178	188
Floor coverings	100	100	99	86	77	151	111	33	21
Major appliances	222	210	231	232	232	227	222	138	99
Small appliances, miscellaneous housewares	79	77	83	70	76	107	64	30	38
Miscellaneous household equipment	508	509	510	453	533	509	483	198	197
Apparel and services	1,829	1,395	2,083	1,764	2,182	2,171	2,301	1,383	1,019
Men and boys	510	402	579	428	608	653	586	258	231
Men, 16 and over	405	373	425	318	396	570	429	95	209
Boys, 2 to 15	106	29	155	111	212	82	157	164	22
Women and girls	707	509	830	564	941	854	866	684	399
Women, 16 and over	582	486	637	481	636	780	702	393	377
Girls, 2 to 15	125	23	193	83	305	74	164	291	22
Children under 2	92	34	128	357	70	42	144	64	20
Footwear	223	166	247	159	274	275	364	191	156
Other apparel products and services	296	284	299	256	289	347	341	186	213
Transportation	6,523	5,695	7,028	6,248	6,569	8,412	7,220	2,864	3,431
Vehicle purchases (net outlay)	3,109	2,743	3,330	3,224	3,054	3,894	3,424	1,174	1,495
Cars and trucks, new	1,746	1,872	1,673	1,961	1,471	1,819	1,619	453	946
Cars and trucks, used	1,332	855	1,614	1,215	1,572	1,980	1,790	714	534
Other vehicles	31	[4] 16	43	49	11	95	[4] 15	[4] 7	16
Gasoline and motor oil	1,188	964	1,331	1,054	1,279	1,624	1,329	558	631

See footnotes at end of table.

Table 14. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Other vehicle expenses	$1,912	$1,632	$2,092	$1,768	$1,970	$2,551	$2,083	$952	$1,060
Vehicle finance charges	382	287	438	412	401	522	476	152	167
Maintenance and repairs	669	599	723	602	699	862	647	359	418
Vehicle insurance	642	553	690	541	617	927	771	321	348
Vehicle rental, licenses, other charges	219	194	241	214	253	240	189	120	128
Public transportation	314	356	275	203	266	344	385	180	245
Health care	1,658	1,837	1,473	1,206	1,479	1,659	2,086	578	903
Health insurance	594	735	488	414	471	574	628	205	348
Medical services	687	608	693	576	730	711	1,074	261	350
Drugs	284	382	210	156	194	278	309	85	159
Medical supplies	93	111	82	61	83	97	75	27	46
Entertainment	1,700	1,366	1,961	1,734	2,175	1,748	1,549	920	870
Fees and admissions	448	384	495	311	541	548	444	189	245
Television, radios, sound equipment	500	376	586	536	625	554	532	330	310
Pets, toys, and playground equipment	307	232	359	399	405	248	322	196	127
Other entertainment supplies, equipment, and services	445	374	521	489	604	399	251	206	188
Personal care products and services	413	347	456	332	474	529	443	259	232
Reading	180	178	182	150	186	198	173	90	117
Education	416	192	571	142	521	969	470	224	257
Tobacco products and smoking supplies	280	229	300	251	293	349	405	209	194
Miscellaneous	677	588	733	601	711	871	746	462	456
Cash contributions	875	1,014	760	498	731	1,002	994	207	513
Personal insurance and pensions	3,041	2,587	3,373	2,858	3,359	3,771	3,001	1,135	1,312
Life and other personal insurance	462	460	471	357	481	534	408	153	132
Pensions and Social Security	2,579	2,127	2,902	2,502	2,878	3,237	2,593	982	1,180
Sources of income and personal taxes: [1]									
Money income before taxes	37,299	33,825	39,354	34,318	38,039	45,596	40,846	16,276	18,509
Wages and salaries	29,212	21,787	34,257	31,250	33,644	37,668	31,754	12,212	13,137
Self-employment income	2,606	2,283	2,904	2,138	2,886	3,517	2,108	305	909
Social Security, private and government retirement	3,595	7,071	964	89	[4] 327	2,803	4,464	605	2,722
Interest, dividends, rental income, other property income	1,222	2,208	549	192	512	887	912	162	870
Unemployment and workers' compensation, veterans' benefits	339	325	320	216	303	431	562	142	122
Public assistance, supplemental security income, food stamps	157	39	153	145	161	144	848	1,671	300
Regular contributions for support	92	38	129	141	146	91	111	1,135	347
Other income	76	73	77	148	59	56	86	45	104
Personal taxes	3,127	3,115	3,183	2,585	3,046	3,888	2,765	955	1,611
Federal income taxes	2,461	2,494	2,469	2,031	2,350	3,022	2,213	713	1,298
State and local income taxes	586	545	629	511	591	788	487	221	287
Other taxes	80	75	85	44	106	78	65	21	27
Income after taxes	34,172	30,710	36,171	31,733	34,992	41,708	38,081	15,321	16,898

See footnotes at end of table.

Table 14. Composition of consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Husband and wife consumer units							One parent, at least one child under 18	Single person and other consumer units
	Total husband and wife consumer units	Husband and wife only	Husband and wife with children				Other husband and wife consumer units		
			Total husband and wife with children	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or over			
Addenda:									
Net change in total assets	$5,886	$5,057	$6,149	$8,501	$7,393	$2,243	$8,425	$1,584	$1,992
Net change in total liabilities	4,527	3,718	5,101	7,418	5,998	1,833	4,592	4,031	2,005
Other money receipts	448	722	282	310	261	299	204	667	288
Mortgage principal paid on owned property	-679	-481	-802	-544	-922	-779	-833	-386	-214
Estimated market value of owned home	78,396	79,080	77,225	54,062	77,723	93,207	83,582	24,412	34,438
Estimated monthly rental value of owned home	475	477	470	364	468	549	502	174	217
Gifts of goods and services:									
Clothing, males 2 and over	89	122	62	56	56	78	119	13	50
Clothing, females 2 and over	95	100	92	84	70	142	87	62	61
Clothing, infants less than 2	38	34	38	61	28	35	55	18	13
Jewelry and watches	17	17	15	9	12	25	31	16	40
Small appliances and miscellaneous housewares	23	23	23	32	19	24	16	3	[4] 10
Household textiles	12	16	9	9	[4] 9	10	[4] 17	(3)	[4] 7
All other gifts	696	744	618	393	554	897	1,031	381	468

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 15. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Number of consumer units (in thousands)	94,862	9,297	17,274	9,443	17,872	30,868	10,108
Consumer unit characteristics:							
Income before taxes [1]	$28,540	$8,825	$19,757	$15,876	$26,511	$38,742	$46,963
Income after taxes [1]	26,149	8,630	17,595	15,302	24,601	35,198	43,095
Average number of persons in consumer unit	2.6	1.0	1.0	2.5	3.0	3.1	4.4
Age of reference person	47.0	68.9	37.8	62.8	47.7	40.6	46.2
Average number in consumer unit:							
Earners	1.4	n.a.	1.0	n.a.	1.0	2.0	3.4
Vehicles	2.0	.7	1.2	1.5	1.9	2.6	3.5
Children under 18	.7	n.a.	n.a.	.6	1.0	1.0	1.2
Persons 65 and over	.3	.8	.1	1.2	.4	.1	.1
Percent distribution							
Sex of reference person:							
Male	67	27	54	66	68	81	79
Female	33	73	46	34	32	19	21
Housing tenure:							
Homeowner with mortgage	38	9	20	14	39	54	64
Homeowner without mortgage	24	48	11	53	27	16	17
Renter	38	43	69	33	34	30	19
Race of reference person:							
Black	11	14	9	18	12	8	9
[illegible]e and other	89	86	91	82	88	92	91
Education of reference person:							
Elementary (1-8)	11	28	4	24	12	6	7
High school (9-12)	45	47	34	54	47	45	46
College	44	24	62	21	39	49	46
Never attended and other	1	1	(2)	1	1	(2)	(2)
At least one vehicle owned	86	55	81	77	88	96	97
Average annual expenditures	$25,892	$10,327	$18,520	$16,943	$24,904	$33,013	$40,476
Food	3,748	1,637	2,318	2,811	3,861	4,534	6,077
Food at home	2,136	1,080	943	2,049	2,468	2,521	3,374
Cereals and bakery products	312	160	134	311	355	364	510
Cereals and cereal products	109	54	43	107	135	126	179
Bakery products	203	106	91	204	221	238	332
Meats, poultry, fish, and eggs	551	264	217	570	660	638	896
Beef	182	79	61	184	220	215	311
Pork	110	51	36	146	135	124	173
Other meats	82	38	38	78	99	95	130
Poultry	84	46	33	84	93	100	139
Fish and seafood	65	33	37	51	80	73	101
Eggs	28	17	13	27	34	31	42
Dairy products	274	140	121	249	320	327	428
Fresh milk and cream	134	70	58	128	163	153	212
Other dairy products	141	70	63	121	157	173	216
Fruits and vegetables	373	231	168	389	428	430	559
Fresh fruits	121	78	56	128	134	139	181
Fresh vegetables	110	71	47	121	131	126	160
Processed fruits	85	54	41	85	95	98	128
Processed vegetables	57	29	25	56	68	67	90

See footnotes at end of table.

Table 15. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Other food at home	$625	$284	$302	$529	$705	$762	$980
Sugar and other sweets	78	38	32	72	89	96	123
Fats and oils	55	32	21	56	69	62	84
Miscellaneous foods	264	112	123	213	301	330	403
Nonalcoholic beverages	199	96	107	162	220	237	314
Food prepared by consumer unit on out-of-town trips	30	6	19	27	27	38	57
Food away from home	1,612	558	1,375	762	1,393	2,014	2,703
Alcoholic beverages	269	105	365	121	205	317	312
Housing	8,079	4,034	6,033	5,658	8,236	10,231	10,629
Shelter	4,493	2,174	4,003	2,796	4,413	5,680	5,562
Owned dwellings	2,569	874	1,304	1,265	2,592	3,755	3,844
Mortgage interest	1,569	191	798	226	1,471	2,605	2,419
Property taxes	504	297	243	513	558	601	736
Maintenance, repairs, insurance, other expenses	496	386	263	526	563	549	688
Rented dwellings	1,468	1,195	2,336	1,024	1,416	1,391	977
Other lodging	456	105	363	508	405	535	742
Utilities, fuels, and public services	1,747	1,116	1,067	1,612	1,907	2,015	2,519
Natural gas	234	171	128	256	256	257	342
Electricity	709	417	383	648	804	843	1,012
Fuel oil and other fuels	98	95	36	130	101	106	143
Telephone	537	324	455	414	553	604	756
Water and other public services	170	110	65	163	193	205	266
Household operations	394	270	127	229	401	616	427
Personal services	171	[3] 74	[3] 14	25	165	352	125
Other household expenses	223	197	114	204	235	265	302
Housekeeping supplies	361	196	194	335	401	430	522
Laundry and cleaning supplies	101	39	42	91	114	125	163
Other household products	147	90	75	126	169	171	223
Postage and stationery	113	67	78	119	118	133	136
Household furnishings and equipment	1,083	277	641	686	1,114	1,490	1,599
Household textiles	94	35	50	89	98	114	155
Furniture	326	51	224	156	366	461	432
Floor coverings	65	[3] 11	24	38	56	98	121
Major appliances	169	73	85	143	192	222	220
Small appliances, miscellaneous housewares	60	18	33	50	60	75	111
Miscellaneous household equipment	369	89	226	210	343	521	560
Apparel and services	1,489	563	1,065	760	1,345	1,901	2,571
Men and boys	388	80	274	174	322	516	724
Men, 16 and over	311	75	261	138	209	415	579
Boys, 2 to 15	77	5	13	36	113	101	145
Women and girls	587	305	365	307	562	718	1,051
Women, 16 and over	492	299	351	266	411	578	927
Girls, 2 to 15	95	6	14	41	151	140	123
Children under 2	62	7	13	36	91	99	58
Footwear	196	92	160	137	158	229	343
Other apparel products and services	257	79	252	106	213	340	394
Transportation	5,093	1,384	3,467	2,576	4,631	6,803	9,215
Vehicle purchases (net outlay)	2,361	517	1,412	972	2,095	3,356	4,404
Cars and trucks, new	1,355	357	966	608	1,246	1,967	1,961
Cars and trucks, used	982	160	425	364	835	1,367	2,352
Other vehicles	23	(4)	21	(4)	14	22	91
Gasoline and motor oil	932	288	642	559	889	1,185	1,672

See footnotes at end of table.

Table 15. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Other vehicle expenses	$1,521	$437	$1,130	$854	$1,357	$1,973	$2,712
Vehicle finance charges	284	22	183	77	232	417	574
Maintenance and repairs	553	199	425	376	506	690	912
Vehicle insurance	506	171	359	319	467	625	963
Vehicle rental, licenses, other charges	177	46	164	82	152	240	263
Public transportation	279	142	284	191	291	289	427
Health care	1,298	1,231	621	1,964	1,344	1,403	1,493
Health insurance	474	537	210	795	539	464	487
Medical services	529	424	285	661	450	651	688
Drugs	223	221	90	407	286	208	221
Medical supplies	71	50	37	101	69	80	96
Entertainment	1,329	334	1,070	737	1,230	1,788	1,990
Fees and admissions	353	95	329	175	321	437	599
Television, radios, sound equipment	416	141	357	246	390	524	634
Pets, toys, and playground equipment	230	70	122	128	259	331	289
Other entertainment supplies, equipment, and services	330	27	262	187	261	496	467
Personal care products and services	334	148	228	250	315	405	549
Reading	150	82	128	122	144	179	198
Education	342	107	323	94	208	365	988
Tobacco products and smoking supplies	242	98	162	188	242	303	376
Miscellaneous	578	198	451	459	496	736	911
Cash contributions	693	296	566	855	749	667	1,107
Personal insurance and pensions	2,249	110	1,723	350	1,898	3,379	4,061
Life and other personal insurance	314	80	126	329	311	414	537
Pensions and Social Security	1,935	[3] 31	1,596	[3] 20	1,587	2,965	3,524
Sources of income and personal taxes: [1]							
Money income before taxes	28,540	8,825	19,757	15,876	26,511	38,742	46,963
Wages and salaries	21,779	n.a.	16,653	n.a.	18,631	33,606	41,262
Self-employment income	1,790	n.a.	1,208	n.a.	1,691	2,808	3,260
Social Security, private and government retirement	3,063	6,752	526	11,252	3,912	1,003	1,008
Interest, dividends, rental income, other property income	1,016	1,319	738	2,471	1,248	622	642
Unemployment and workers' compensation, veterans' benefits	241	127	74	330	301	323	200
Public assistance, supplemental security income, food stamps	308	349	36	1,529	353	99	141
Regular contributions for support	258	248	269	268	305	191	364
Other income	85	31	151	26	70	90	86
Personal taxes	2,391	195	2,161	574	1,910	3,544	3,868
Federal income taxes	1,891	151	1,766	426	1,492	2,799	3,035
State and local income taxes	445	16	371	90	360	673	759
Other taxes	55	27	24	58	58	73	74
Income after taxes	26,149	8,630	17,595	15,302	24,601	35,198	43,095

See footnotes at end of table.

Table 15. Number of earners in consumer unit: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Single consumers		Consumer units of two or more persons			
		No earner	One earner	No earner	One earner	Two earners	Three or more
Addenda:							
Net change in total assets	$4,102	$255	$2,952	-$400	$4,353	$7,136	$4,105
Net change in total liabilities	3,510	242	2,068	58	2,481	6,942	3,541
Other money receipts	398	341	324	1,045	328	327	319
Mortgage principal paid on owned property	-480	-63	-228	-223	-455	-712	-867
Estimated market value of owned home	57,935	37,320	26,488	55,304	63,890	69,048	88,628
Estimated monthly rental value of owned home	356	234	169	342	378	433	526
Gifts of goods and services:							
Clothing, males 2 and over	70	27	50	45	56	99	87
Clothing, females 2 and over	80	43	73	28	88	87	125
Clothing, infants less than 2	27	7	13	17	34	37	34
Jewelry and watches	26	12	64	5	12	22	27
Small appliances and miscellaneous housewares	17	6	10	7	18	24	21
Household textiles	10	[3] 3	[3] 3	[3] 8	11	14	[3] 12
All other gifts	588	358	549	424	456	693	918

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

n.a. = Not applicable.

Table 16. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Number of consumer units (in thousands)	94,862	58,639	36,224	84,684	10,178	81,744	13,118
Consumer unit characteristics:							
Income before taxes [1]	$28,540	$34,757	$18,714	$29,807	$17,819	$29,543	$22,132
Income after taxes [1]	26,149	31,738	17,316	27,246	16,868	27,009	20,654
Average number of persons in consumer unit	2.6	2.8	2.3	2.5	2.9	2.6	2.6
Age of reference person	47.0	51.6	39.5	47.0	46.6	46.5	50.3
Average number in consumer unit:							
Earners	1.4	1.5	1.2	1.4	1.2	1.4	1.4
Vehicles	2.0	2.5	1.3	2.1	1.1	1.9	2.6
Children under 18	.7	.7	.7	.7	1.0	.7	.7
Persons 65 and over	.3	.4	.2	.3	.3	.3	.4
Percent distribution							
Sex of reference person:							
Male	67	72	57	69	47	66	73
Female	33	28	43	31	53	34	27
Housing tenure:							
Homeowner with mortgage	38	61	n.a.	39	24	38	36
Homeowner without mortgage	24	39	n.a.	25	17	21	41
Renter	38	n.a.	100	36	59	41	23
Race of reference person:							
Black	11	7	17	n.a.	100	12	6
White and other	89	93	83	100	n.a.	88	94
Education of reference person:							
Elementary (1-8)	11	11	11	10	18	10	17
High school (9-12)	45	45	44	44	52	43	52
College	44	44	44	46	29	46	30
Never attended and other	1	(2)	1	1	1	1	1
At least one vehicle owned	86	94	74	89	63	85	91
Average annual expenditures	$25,892	$30,091	$18,994	$27,004	$16,670	$26,617	$21,380
Food	3,748	4,257	2,874	3,872	2,731	3,805	3,392
Food at home	2,136	2,436	1,616	2,176	1,807	2,130	2,171
Cereals and bakery products	312	359	231	321	237	309	332
Cereals and cereal products	109	121	89	111	98	107	122
Bakery products	203	238	142	211	139	202	210
Meats, poultry, fish, and eggs	551	622	428	545	602	553	538
Beef	182	205	142	184	169	183	176
Pork	110	127	81	106	138	107	128
Other meats	82	93	64	82	85	83	75
Poultry	84	96	63	82	100	86	72
Fish and seafood	65	72	52	63	77	66	56
Eggs	28	29	25	27	34	27	30
Dairy products	274	313	208	285	190	270	298
Fresh milk and cream	134	149	108	138	103	130	154
Other dairy products	141	164	100	147	88	140	144
Fruits and vegetables	373	425	284	377	343	374	366
Fresh fruits	121	140	86	123	102	120	123
Fresh vegetables	110	125	85	112	97	111	105
Processed fruits	85	95	68	84	90	86	80
Processed vegetables	57	64	45	58	54	57	57

See footnotes at end of table.

Table 16. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Other food at home	$625	$718	$465	$649	$435	$623	$637
Sugar and other sweets	78	92	54	79	68	77	87
Fats and oils	55	63	40	56	44	54	58
Miscellaneous foods	264	298	204	275	169	264	261
Nonalcoholic beverages	199	226	151	205	149	198	205
Food prepared by consumer unit on out-of-town trips	30	39	16	33	4	31	27
Food away from home	1,612	1,821	1,258	1,696	923	1,675	1,221
Alcoholic beverages	269	264	277	283	152	291	134
Housing	8,079	9,161	6,307	8,379	5,586	8,429	5,698
Shelter	4,493	4,718	4,128	4,668	3,035	4,788	2,652
Owned dwellings	2,569	4,129	43	2,744	1,110	2,701	1,743
Mortgage interest	1,569	2,517	34	1,670	726	1,688	825
Property taxes	504	813	[3] 3	549	130	514	439
Maintenance, repairs, insurance, other expenses	496	799	5	525	254	499	479
Rented dwellings	1,468	30	3,795	1,428	1,803	1,602	633
Other lodging	456	558	291	496	123	485	276
Utilities, fuels, and public services	1,747	2,123	1,139	1,761	1,634	1,744	1,770
Natural gas	234	296	133	227	293	257	92
Electricity	709	877	436	721	606	689	834
Fuel oil and other fuels	98	140	30	103	58	81	204
Telephone	537	573	479	537	536	544	493
Water and other public services	170	237	61	174	141	174	146
Household operations	394	499	224	416	213	418	243
Personal services	171	194	135	176	135	177	134
Other household expenses	223	305	89	240	79	241	109
Housekeeping supplies	361	440	223	380	202	364	340
Laundry and cleaning supplies	101	119	69	102	92	101	102
Other household products	147	183	85	157	70	147	147
Postage and stationery	113	138	69	122	40	116	92
Household furnishings and equipment	1,083	1,380	593	1,154	501	1,114	893
Household textiles	94	117	55	98	58	100	59
Furniture	326	405	198	343	181	342	225
Floor coverings	65	98	11	72	14	65	65
Major appliances	169	214	94	176	110	170	162
Small appliances, miscellaneous housewares	60	73	40	65	25	63	45
Miscellaneous household equipment	369	473	194	400	113	374	336
Apparel and services	1,489	1,710	1,113	1,524	1,201	1,567	1,009
Men and boys	388	459	266	404	254	406	273
Men, 16 and over	311	368	214	329	157	329	195
Boys, 2 to 15	77	92	52	75	97	77	78
Women and girls	587	688	413	600	478	620	378
Women, 16 and over	492	577	345	506	379	523	299
Girls, 2 to 15	95	111	67	94	98	97	79
Children under 2	62	64	59	63	60	65	43
Footwear	196	221	151	197	185	198	180
Other apparel products and services	257	277	224	261	224	277	133
Transportation	5,093	5,887	3,804	5,332	3,101	5,121	4,919
Vehicle purchases (net outlay)	2,361	2,707	1,799	2,481	1,356	2,355	2,393
Cars and trucks, new	1,355	1,556	1,030	1,434	696	1,405	1,043
Cars and trucks, used	982	1,130	743	1,021	654	925	1,338
Other vehicles	23	22	26	25	[3] 6	25	[3] 12
Gasoline and motor oil	932	1,090	676	970	613	900	1,134

See footnotes at end of table.

Table 16. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Other vehicle expenses	$1,321	$1,779	$1,101	$1,596	$899	$1,557	$1,297
Vehicle finance charges	284	336	199	295	189	289	249
Maintenance and repairs	553	646	399	579	331	560	508
Vehicle insurance	508	600	358	534	290	520	433
Vehicle rental, licenses, other charges	177	197	146	188	89	189	107
Public transportation	279	311	227	285	232	308	95
Health care	1,298	1,639	744	1,375	653	1,277	1,429
Health insurance	474	605	263	499	269	452	612
Medical services	529	665	311	569	201	539	466
Drugs	223	280	130	233	144	213	289
Medical supplies	71	90	40	75	39	72	62
Entertainment	1,329	1,606	878	1,424	539	1,379	1,016
Fees and admissions	353	435	221	384	100	377	205
Television, radios, sound equipment	416	468	331	429	307	433	307
Pets, toys, and playground equipment	230	276	154	248	83	231	228
Other entertainment supplies, equipment, and services	330	427	171	364	49	338	276
Personal care products and services	334	382	251	344	249	346	258
Reading	150	177	106	161	62	154	124
Education	342	379	283	363	170	362	216
Tobacco products and smoking supplies	242	240	245	247	202	236	279
Miscellaneous	578	696	386	605	352	604	415
Cash contributions	693	878	394	727	415	716	552
Personal insurance and pensions	2,249	2,815	1,333	2,368	1,257	2,331	1,738
Life and other personal insurance	314	427	131	320	269	320	276
Pensions and Social Security	1,935	2,388	1,202	2,049	988	2,011	1,463
Sources of income and personal taxes: [1]							
Money income before taxes	28,540	34,757	18,714	29,807	17,819	29,543	22,132
Wages and salaries	21,779	25,977	15,145	22,759	13,493	22,766	15,471
Self-employment income	1,790	2,486	689	1,965	305	1,826	1,560
Social Security, private and government retirement	3,063	4,176	1,303	3,157	2,261	3,018	3,348
Interest, dividends, rental income, other property income	1,016	1,499	253	1,118	161	1,065	703
Unemployment and workers' compensation, veterans' benefits	241	290	163	243	225	199	508
Public assistance, supplemental security income, food stamps	308	92	649	202	1,205	321	220
Regular contributions for support	258	200	350	276	106	267	200
Other income	85	38	160	88	64	80	120
Personal taxes	2,391	3,019	1,398	2,561	951	2,534	1,478
Federal income taxes	1,891	2,379	1,120	2,032	698	2,023	1,052
State and local income taxes	445	554	272	470	235	455	377
Other taxes	55	86	6	59	19	56	49
Income after taxes	26,149	31,738	17,316	27,246	16,868	27,009	20,654

See footnotes at end of table.

Table 16. Housing tenure, race of reference person, and type of area: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-Continued

Item	All consumer units	Housing tenure		Race of reference person		Type of area	
		Homeowner	Renter	White and other	Black	Urban	Rural
Addenda:							
Net change in total assets	$4,102	$6,834	-$320	$4,470	$1,039	$4,438	$2,013
Net change in total liabilities	3,510	5,260	677	3,690	2,007	3,876	1,225
Other money receipts	398	488	253	443	29	418	277
Mortgage principal paid on owned property	-480	-744	-51	-509	-234	-478	-489
Estimated market value of owned home	57,935	93,169	n.a.	61,835	25,485	60,480	42,075
Estimated monthly rental value of owned home	356	576	n.a.	377	179	374	245
Gifts of goods and services:							
Clothing, males 2 and over	70	86	42	75	25	72	54
Clothing, females 2 and over	80	92	59	83	56	83	60
Clothing, infants less than 2	27	32	19	29	14	29	17
Jewelry and watches	26	29	21	27	11	28	14
Small appliances and miscellaneous housewares	17	21	10	18	[3]4	18	9
Household textiles	10	13	3	11	[3]2	11	[3]4
All other gifts	588	711	386	638	179	623	372

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 17. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	94,862	20,029	23,931	31,653	19,248
Consumer unit characteristics:					
Income before taxes [1]	$28,540	$29,774	$27,436	$27,329	$30,624
Income after taxes [1]	26,149	27,368	25,165	25,016	27,980
Average number of persons in consumer unit	2.6	2.5	2.6	2.6	2.6
Age of reference person	47.0	48.6	46.9	47.1	45.2
Average number in consumer unit:					
Earners	1.4	1.3	1.4	1.4	1.4
Vehicles	2.0	1.6	2.2	2.0	2.2
Children under 18	.7	.6	.7	.7	.7
Persons 65 and over	.3	.3	.3	.3	.3
Percent distribution					
Sex of reference person:					
Male	67	64	67	67	69
Female	33	36	33	33	31
Housing tenure:					
Homeowner with mortgage	38	35	39	37	39
Homeowner without mortgage	24	25	27	27	16
Renter	38	40	34	36	45
Race of reference person:					
Black	11	9	9	17	3
White and other	89	91	91	83	97
Education of reference person:					
Elementary (1-8)	11	11	10	13	8
High school (9-12)	45	47	49	44	37
College	44	42	41	42	54
Never attended and other	1	(2)	(2)	1	1
At least one vehicle owned	86	78	87	86	91
Average annual expenditures	$25,892	$26,348	$24,763	$24,671	$28,830
Food	3,748	3,993	3,660	3,553	3,924
Food at home	2,136	2,212	2,084	2,039	2,282
Cereals and bakery products	312	341	304	287	334
Cereals and cereal products	109	111	103	105	124
Bakery products	203	231	202	182	210
Meats, poultry, fish, and eggs	551	606	529	539	541
Beef	182	189	184	179	179
Pork	110	101	118	119	94
Other meats	82	96	86	71	81
Poultry	84	107	69	82	83
Fish and seafood	65	84	49	60	73
Eggs	28	29	22	28	32
Dairy products	274	277	268	264	296
Fresh milk and cream	134	130	129	135	142
Other dairy products	141	147	139	129	154
Fruits and vegetables	373	398	355	351	406
Fresh fruits	121	126	120	108	137
Fresh vegetables	110	119	98	107	123
Processed fruits	85	97	81	77	91
Processed vegetables	57	56	57	59	55

See footnotes at end of table.

Table 17. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Northeast	Midwest	South	West
Other food at home	$625	$590	$627	$598	$705
Sugar and other sweets	78	74	76	74	92
Fats and oils	55	50	52	55	62
Miscellaneous foods	264	232	273	256	299
Nonalcoholic beverages	199	202	197	192	208
Food prepared by consumer unit on out-of-town trips	30	32	30	21	44
Food away from home	1,612	1,781	1,577	1,514	1,643
Alcoholic beverages	269	272	273	229	326
Housing	8,079	8,591	7,499	7,352	9,461
Shelter	4,493	4,993	3,897	3,834	5,797
Owned dwellings	2,569	2,669	2,446	2,237	3,162
Mortgage interest	1,569	1,447	1,311	1,495	2,138
Property taxes	504	669	656	272	522
Maintenance, repairs, insurance, other expenses	496	552	480	470	502
Rented dwellings	1,468	1,659	1,085	1,200	2,185
Other lodging	456	665	365	397	450
Utilities, fuels, and public services	1,747	1,797	1,761	1,827	1,548
Natural gas	234	248	354	153	203
Electricity	709	642	676	874	548
Fuel oil and other fuels	98	253	78	57	27
Telephone	537	524	498	545	585
Water and other public services	170	129	155	198	185
Household operations	394	379	340	372	512
Personal services	171	138	168	165	221
Other household expenses	223	242	172	208	291
Housekeeping supplies	361	340	406	331	375
Laundry and cleaning supplies	101	92	108	98	105
Other household products	147	135	160	143	150
Postage and stationery	113	113	138	90	120
Household furnishings and equipment	1,083	1,082	1,095	987	1,229
Household textiles	94	101	86	74	129
Furniture	326	340	320	291	375
Floor coverings	65	64	83	54	63
Major appliances	169	162	166	177	166
Small appliances, miscellaneous housewares	60	66	55	49	81
Miscellaneous household equipment	369	348	385	342	415
Apparel and services	1,489	1,619	1,465	1,406	1,521
Men and boys	388	422	396	353	397
Men, 16 and over	311	348	318	264	339
Boys, 2 to 15	77	74	78	90	58
Women and girls	587	658	591	554	562
Women, 16 and over	492	552	487	468	476
Girls, 2 to 15	95	107	103	86	87
Children under 2	62	64	63	52	77
Footwear	196	192	201	189	203
Other apparel products and services	257	282	215	258	281
Transportation	5,093	4,832	4,950	5,144	5,458
Vehicle purchases (net outlay)	2,361	2,111	2,403	2,487	2,359
Cars and trucks, new	1,355	1,409	1,249	1,407	1,346
Cars and trucks, used	982	691	1,131	1,064	966
Other vehicles	23	[3] 11	24	17	46
Gasoline and motor oil	932	812	893	1,025	952

See footnotes at end of table.

Table 17. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1986—Continued

Item	All consumer units	Northeast	Midwest	South	West
Other vehicle expenses	$1,521	$1,516	$1,443	$1,422	$1,786
Vehicle finance charges	284	245	284	308	282
Maintenance and repairs	553	498	531	518	693
Vehicle insurance	508	576	459	451	591
Vehicle rental, licenses, other charges	177	196	170	145	220
Public transportation	279	394	210	209	361
Health care	1,298	1,238	1,257	1,372	1,289
Health insurance	474	394	474	529	469
Medical services	529	587	492	500	564
Drugs	223	192	213	274	184
Medical supplies	71	64	79	68	72
Entertainment	1,329	1,232	1,255	1,246	1,657
Fees and admissions	353	385	348	290	431
Television, radios, sound equipment	416	414	412	398	450
Pets, toys, and playground equipment	230	236	215	213	272
Other entertainment supplies, equipment, and services	330	196	280	345	505
Personal care products and services	334	323	343	309	373
Reading	150	181	152	121	162
Education	342	433	337	316	297
Tobacco products and smoking supplies	242	242	257	260	193
Miscellaneous	578	619	515	515	718
Cash contributions	693	531	617	706	937
Personal insurance and pensions	2,249	2,242	2,182	2,143	2,515
Life and other personal insurance	314	290	312	340	299
Pensions and Social Security	1,935	1,952	1,870	1,803	2,215
Sources of income and personal taxes: [1]					
Money income before taxes	28,540	29,774	27,436	27,329	30,624
Wages and salaries	21,779	22,663	20,908	21,288	22,778
Self-employment income	1,790	2,188	1,315	1,518	2,419
Social Security, private and government retirement	3,063	3,280	3,270	2,937	2,809
Interest, dividends, rental income, other property income	1,016	877	1,028	804	1,466
Unemployment and workers' compensation, veterans' benefits	241	161	278	189	352
Public assistance, supplemental security income, food stamps	308	259	331	279	370
Regular contributions for support	258	270	200	239	347
Other income	85	75	106	77	83
Personal taxes	2,391	2,406	2,270	2,313	2,644
Federal income taxes	1,891	1,859	1,675	1,949	2,090
State and local income taxes	445	531	498	309	513
Other taxes	55	15	97	55	41
Income after taxes	26,149	27,368	25,165	25,016	27,980

See footnotes at end of table.

Table 17. Region of residence: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	All consumer units	Northeast	Midwest	South	West
Addenda:					
Net change in total assets	$4,102	$3,529	$3,029	$3,157	$7,589
Net change in total liabilities	3,510	2,847	2,667	2,663	6,640
Other money receipts	398	691	312	263	424
Mortgage principal paid on owned property	-480	-469	-448	-499	-497
Estimated market value of owned home	57,935	86,096	43,283	45,148	67,876
Estimated monthly rental value of owned home	356	448	300	306	411
Gifts of goods and services:					
Clothing, males 2 and over	70	77	97	52	57
Clothing, females 2 and over	80	124	60	72	72
Clothing, infants less than 2	27	32	24	21	35
Jewelry and watches	26	36	24	22	22
Small appliances and miscellaneous housewares	17	20	17	16	14
Household textiles	10	11	9	7	13
All other gifts	588	669	571	518	640

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 18. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988

Item	Self-employed workers	Wage and salary earners[1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Number of consumer units (in thousands)	6,346	63,118	20,262	16,763	6,611	6,447	13,035	15,631	9,768
Consumer unit characteristics:									
Income before taxes [2]	$32,320	$33,333	$45,088	$30,756	$19,268	$31,497	$26,507	$16,486	$14,145
Income after taxes [2]	30,250	30,220	40,155	27,972	18,089	28,922	24,541	15,849	13,526
Average number of persons in consumer unit	2.8	2.7	2.6	2.5	2.6	3.2	3.0	1.8	2.7
Age of reference person	48.9	40.1	41.0	39.5	41.2	37.9	39.9	72.6	49.4
Average number in consumer unit:									
Earners	1.8	1.8	1.8	1.7	1.7	1.8	1.8	.3	.5
Vehicles	2.6	2.2	2.3	2.0	1.6	2.9	2.4	1.5	1.1
Children under 18	.7	.8	.7	.7	.7	1.1	.9	.1	.9
Persons 65 and over	.3	.1	.1	.1	.2	.1	.1	1.2	.3
Percent distribution									
Sex of reference person:									
Male	88	72	72	60	49	96	86	57	34
Female	12	28	28	40	51	4	14	43	66
Housing tenure:									
Homeowner with mortgage	49	45	57	40	26	50	38	15	20
Homeowner without mortgage	29	14	11	13	17	13	20	62	26
Renter	21	41	32	47	57	37	42	23	53
Race of reference person:									
Black	4	9	5	11	19	6	11	9	25
White and other	96	91	95	89	81	94	89	91	75
Education of reference person:									
Elementary (1-8)	6	6	1	2	13	9	12	26	20
High school (9-12)	43	42	20	42	51	59	65	47	55
College	50	52	79	56	35	32	22	23	23
Never attended and other	1	(3)	(3)	(3)	1	(3)	1	2	1
At least one vehicle owned	92	91	94	88	81	96	92	79	62
Average annual expenditures	$31,953	$28,958	$36,703	$27,973	$19,941	$28,332	$23,124	$16,657	$16,396
Food	4,131	4,086	4,758	3,858	3,212	4,256	3,711	2,633	2,826
Food at home	2,355	2,214	2,357	2,091	1,800	2,411	2,262	1,779	1,990
Cereals and bakery products	353	321	347	299	256	352	324	268	289
Cereals and cereal products	123	112	120	103	89	125	116	91	111
Bakery products	230	209	227	197	167	227	208	177	178
Meats, poultry, fish, and eggs	593	565	566	543	480	620	606	461	578
Beef	151	193	192	187	158	207	210	152	188
Pork	136	107	97	99	98	120	131	101	127
Other meats	88	86	81	85	74	98	92	67	79
Poultry	103	85	90	89	69	90	80	67	90
Fish and seafood	82	67	81	57	52	75	62	50	62
Eggs	33	27	24	27	29	31	30	24	32
Dairy products	308	285	302	263	228	315	300	231	238
Fresh milk and cream	152	137	132	123	119	171	154	115	127
Other dairy products	156	148	169	140	109	144	147	116	111
Fruits and vegetables	410	377	422	353	308	385	372	352	341
Fresh fruits	141	121	139	113	89	119	120	116	108
Fresh vegetables	119	110	124	104	89	115	107	110	101
Processed fruits	89	87	101	81	76	82	80	78	81
Processed vegetables	61	60	58	56	54	69	65	48	51

See footnotes at end of table.

Table 18. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Other food at home	$691	$666	$720	$633	$528	$738	$659	$467	$544
Sugar and other sweets	94	81	87	78	60	91	78	62	76
Fats and oils	64	54	55	51	48	62	56	53	50
Miscellaneous foods	277	288	316	270	224	314	287	178	222
Nonalcoholic beverages	205	211	219	197	181	238	218	151	181
Food prepared by consumer unit on out-of-town trips	51	32	42	37	15	33	20	23	14
Food away from home	1,776	1,872	2,401	1,767	1,413	1,845	1,449	854	836
Alcoholic beverages	265	313	362	317	278	297	258	157	126
Housing	10,009	8,887	11,584	8,664	6,247	8,258	6,645	5,392	5,835
Shelter	5,503	5,059	6,689	5,088	3,548	4,446	3,557	2,612	3,188
Owned dwellings	3,746	2,915	4,338	2,668	1,510	2,706	1,835	1,501	1,276
Mortgage interest	2,228	1,964	2,973	1,775	878	1,862	1,241	313	598
Property taxes	833	482	713	434	289	463	291	578	312
Maintenance, repairs, insurance, other expenses	685	469	652	459	344	382	303	610	365
Rented dwellings	1,030	1,668	1,584	1,947	1,870	1,428	1,454	798	1,532
Other lodging	728	476	766	473	168	312	268	313	380
Utilities, fuels, and public services	2,177	1,786	2,038	1,693	1,495	1,820	1,642	1,571	1,503
Natural gas	242	231	251	228	215	231	212	246	225
Electricity	881	728	834	662	590	763	702	623	608
Fuel oil and other fuels	168	82	82	77	70	98	87	142	83
Telephone	664	574	661	570	482	558	497	393	449
Water and other public services	223	171	210	157	138	171	143	167	136
Household operations	542	434	631	400	272	376	282	289	210
Personal services	155	221	246	231	164	225	196	47	57
Other household expenses	387	213	385	168	108	151	87	242	152
Housekeeping supplies	392	371	449	342	281	385	332	327	308
Laundry and cleaning supplies	118	108	115	96	98	125	110	72	80
Other household products	169	152	190	146	108	137	134	117	143
Postage and stationery	105	111	144	100	75	123	87	138	86
Household furnishings and equipment	1,395	1,237	1,777	1,141	651	1,231	832	594	627
Household textiles	102	100	146	94	40	84	76	76	69
Furniture	434	386	553	355	229	342	268	150	149
Floor coverings	86	78	117	70	50	66	48	24	35
Major appliances	221	182	214	176	100	230	157	127	114
Small appliances, miscellaneous housewares	77	66	95	60	35	53	54	36	53
Miscellaneous household equipment	476	425	653	386	198	456	229	180	207
Apparel and services	1,689	1,704	2,276	1,702	1,177	1,494	1,206	768	1,031
Men and boys	456	456	582	441	348	430	350	167	212
Men, 16 and over	363	367	500	344	255	344	260	142	148
Boys, 2 to 15	93	89	82	96	93	86	91	25	64
Women and girls	606	656	894	718	403	516	417	355	461
Women, 16 and over	506	541	752	606	317	406	323	338	378
Girls, 2 to 15	100	115	142	112	85	110	94	17	83
Children under 2	52	75	80	67	63	86	79	20	54
Footwear	257	208	264	178	189	237	160	121	178
Other apparel products and services	317	309	457	298	175	225	200	105	126
Transportation	6,035	5,962	7,057	5,833	4,004	6,368	5,222	2,735	2,637
Vehicle purchases (net outlay)	2,763	2,840	3,269	2,854	1,833	3,272	2,452	1,074	1,056
Cars and trucks, new	1,439	1,634	2,105	1,710	967	1,911	1,005	660	611
Cars and trucks, used	1,286	1,177	1,137	1,113	848	1,312	1,420	414	436
Other vehicles	[4] 38	30	27	32	[4] 19	49	27	(5)	[4] 9
Gasoline and motor oil	1,169	1,057	1,118	969	786	1,251	1,116	572	547

See footnotes at end of table.

Table 18. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Other vehicle expenses	$1,761	$1,758	$2,165	$1,721	$1,142	$1,689	$1,521	$889	$851
Vehicle finance charges	277	357	407	356	224	405	324	96	115
Maintenance and repairs	708	617	770	601	397	533	555	348	366
Vehicle insurance	528	576	691	564	389	592	503	357	291
Vehicle rental, licenses, other charges	249	208	298	201	133	159	139	87	78
Public transportation	342	307	504	288	242	155	132	200	184
Health care	2,075	1,083	1,242	1,034	913	1,040	1,007	1,962	1,114
Health insurance	814	364	436	330	351	334	318	836	388
Medical services	899	476	517	481	354	479	467	651	439
Drugs	263	177	201	161	168	158	174	385	238
Medical supplies	99	66	89	62	40	69	47	91	49
Entertainment	1,608	1,554	2,058	1,595	923	1,457	1,088	699	680
Fees and admissions	478	412	642	402	197	304	231	184	161
Television, radios, sound equipment	437	479	583	471	319	461	420	230	283
Pets, toys, and playground equipment	299	261	318	261	146	292	215	134	127
Other entertainment supplies, equipment, and services	394	401	514	461	262	400	222	151	108
Personal care products and services	362	369	462	367	245	359	300	222	239
Reading	195	160	227	158	104	131	100	131	86
Education	389	413	657	349	260	343	228	85	263
Tobacco products and smoking supplies	267	264	191	258	249	377	335	148	235
Miscellaneous	964	612	728	660	374	703	446	378	421
Cash contributions	906	713	1,172	591	351	558	414	816	235
Personal insurance and pensions	3,059	2,838	3,929	2,587	1,605	2,691	2,164	529	669
Life and other personal insurance	496	332	432	305	228	318	273	260	164
Pensions and Social Security	2,563	2,506	3,497	2,282	1,376	2,372	1,891	270	504
Sources of income and personal taxes: [2]									
Money income before taxes	32,320	33,333	45,088	30,756	19,268	31,497	26,507	16,486	14,145
Wages and salaries	7,560	30,168	40,298	28,100	16,020	29,538	24,665	2,323	5,650
Self-employment income	18,655	1,015	2,164	568	325	751	288	128	336
Social Security, private and government retirement	3,182	870	1,021	865	1,445	452	552	11,211	4,090
Interest, dividends, rental income, other property income	2,214	623	1,131	543	507	240	182	2,381	699
Unemployment and workers' compensation, veterans' benefits	221	189	69	127	156	273	433	171	724
Public assistance, supplemental security income, food stamps	155	114	41	102	381	65	128	181	1,941
Regular contributions for support	280	247	227	399	299	113	121	59	660
Other income	53	107	137	53	135	64	138	32	45
Personal taxes	2,070	3,114	4,933	2,785	1,179	2,575	1,967	637	619
Federal income taxes	1,679	2,465	4,048	2,142	914	1,954	1,470	478	491
State and local income taxes	276	591	821	587	241	568	430	100	126
Other taxes	115	57	64	56	25	53	66	58	2
Income after taxes	30,250	30,220	40,155	27,972	18,089	28,922	24,541	15,849	13,526

See footnotes at end of table.

Table 18. Occupation of reference person: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988—Continued

Item	Self-employed workers	Wage and salary earners [1]						Retired	All other, including not reporting
		All wage and salary earners	Managers and professionals	Technical, sales, and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers		
Addenda:									
Net change in total assets	$11,462	$4,917	$7,427	$4,321	$2,967	$3,199	$3,620	$227	$260
Net change in total liabilities	2,497	4,894	5,437	5,572	4,351	4,738	3,529	624	-156
Other money receipts	593	296	359	405	330	102	140	721	414
Mortgage principal paid on owned property	-773	-556	-830	-477	-251	-495	-416	-145	-330
Estimated market value of owned home	95,903	56,113	82,330	51,442	31,660	50,087	36,750	61,971	38,582
Estimated monthly rental value of owned home	496	356	499	330	209	339	248	371	242
Gifts of goods and services:									
Clothing, males 2 and over	55	79	130	69	37	47	51	49	49
Clothing, females 2 and over	152	82	113	85	48	75	51	50	52
Clothing, infants less than 2	29	30	39	30	20	27	24	16	21
Jewelry and watches	34	31	54	20	14	27	22	12	6
Small appliances and miscellaneous housewares	19	18	24	19	5	12	20	11	14
Household textiles	[4] 11	9	16	10	[4] 3	[4] 5	[4] 4	[4] 9	[4] 13
All other gifts	1,208	586	929	490	318	441	387	505	314

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[1] For complete definitions of each category, see glossary.

[2] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 19. Selected northeastern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Number of consumer units (in thousands)	6,603	2,140	1,836	956	557
Consumer unit characteristics:					
Income before taxes [1]	$37,238	$35,336	$39,471	$26,136	$24,360
Income after taxes [1]	33,974	30,895	35,890	23,969	24,074
Average number of persons in consumer unit	2.6	2.4	2.4	2.4	2.4
Age of reference person	49.7	47.5	46.5	50.1	50.8
Average number in consumer unit:					
Earners	1.3	1.4	1.5	1.1	1.2
Vehicles	1.3	1.8	1.6	1.6	1.4
Children under 18	.6	.6	.5	.5	.5
Persons 65 and over	.4	.3	.3	.4	.4
Percent distribution					
Sex of reference person:					
Male	59	63	67	64	60
Female	41	37	33	36	40
Housing tenure:					
Homeowner with mortgage	31	39	40	31	33
Homeowner without mortgage	22	23	17	31	32
Renter	46	38	43	38	35
Race of reference person:					
Black	16	14	4	7	8
White and other	84	86	96	93	92
Education of reference person:					
Elementary (1-8)	12	11	6	9	10
High school (9-12)	44	44	35	53	48
College	44	44	57	37	41
Never attended and other	(2)	1	1	(2)	1
At least one vehicle owned	70	81	83	78	81
Average annual expenditures	$31,412	$29,564	$30,361	$22,723	$22,283
Food	4,779	4,417	4,024	3,560	4,310
Food at home	2,477	2,384	1,972	2,099	2,911
Cereals and bakery products	387	388	279	334	452
Cereals and cereal products	120	127	86	109	171
Bakery products	267	261	193	225	281
Meats, poultry, fish, and eggs	721	667	614	496	704
Beef	220	191	195	157	242
Pork	109	131	80	93	133
Other meats	103	107	75	82	115
Poultry	138	116	144	87	107
Fish and seafood	116	91	91	50	66
Eggs	35	30	28	25	41
Dairy products	296	291	246	288	412
Fresh milk and cream	136	125	128	134	192
Other dairy products	160	167	118	154	220
Fruits and vegetables	472	391	335	371	540
Fresh fruits	145	117	110	113	171
Fresh vegetables	147	116	115	123	172
Processed fruits	118	104	75	78	115
Processed vegetables	62	54	35	57	83

See footnotes at end of table.

Table 19. Selected northeastern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Other food at home	$600	$647	$499	$610	$803
Sugar and other sweets	79	84	60	72	113
Fats and oils	51	47	31	52	67
Miscellaneous foods	229	274	176	250	368
Nonalcoholic beverages	211	219	190	206	237
Food prepared by consumer unit on out-of-town trips	30	24	42	30	[3] 18
Food away from home	2,303	2,033	2,052	1,461	1,399
Alcoholic beverages	302	350	409	212	254
Housing	10,780	9,672	10,804	6,742	6,777
Shelter	6,544	5,587	7,022	3,489	3,844
Owned dwellings	3,461	2,808	4,075	1,930	2,374
Mortgage interest	1,840	1,589	2,347	936	1,177
Property taxes	748	769	1,128	549	764
Maintenance, repairs, insurance, other expenses	873	450	600	446	432
Rented dwellings	2,381	1,812	2,227	1,184	1,126
Other lodging	702	967	720	375	345
Utilities, fuels, and public services	2,137	1,869	1,793	1,762	1,747
Natural gas	349	262	262	503	600
Electricity	674	764	555	599	521
Fuel oil and other fuels	261	171	334	51	[3] 25
Telephone	718	499	548	430	486
Water and other public services	135	173	93	179	115
Household operations	539	456	493	267	239
Personal services	173	247	234	113	88
Other household expenses	366	209	259	154	151
Housekeeping supplies	374	430	322	405	271
Laundry and cleaning supplies	110	123	64	96	77
Other household products	139	163	170	158	111
Postage and stationery	125	144	89	151	82
Household furnishings and equipment	1,185	1,331	1,174	820	677
Household textiles	110	146	52	74	82
Furniture	429	460	407	197	147
Floor coverings	74	67	[3] 89	73	[3] 24
Major appliances	153	178	189	187	111
Small appliances, miscellaneous housewares	89	61	84	43	28
Miscellaneous household equipment	331	418	353	247	285
Apparel and services	2,190	1,905	1,585	1,420	1,220
Men and boys	532	540	420	284	283
Men, 16 and over	447	406	363	242	247
Boys, 2 to 15	85	134	58	41	36
Women and girls	934	753	531	669	556
Women, 16 and over	815	603	462	577	465
Girls, 2 to 15	119	150	69	92	91
Children under 2	79	85	84	58	62
Footwear	272	217	156	195	196
Other apparel products and services	373	310	393	214	124
Transportation	4,818	4,955	5,750	4,357	4,749
Vehicle purchases (net outlay)	1,736	1,892	2,581	1,983	2,507
Cars and trucks, new	1,178	1,274	1,963	1,125	1,697
Cars and trucks, used	541	582	617	858	810
Other vehicles	[3] 17	[3] 35	(4)	(4)	[3] 1
Gasoline and motor oil	755	852	891	721	678

See footnotes at end of table.

Table 19. Selected northeastern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Other vehicle expenses	$1,655	$1,951	$1,797	$1,436	$1,296
Vehicle finance charges	202	268	340	240	228
Maintenance and repairs	551	581	460	446	463
Vehicle insurance	660	871	791	517	494
Vehicle rental, licenses, other charges	242	232	206	233	112
Public transportation	673	261	482	217	268
Health care	1,584	1,141	1,020	1,160	1,094
Health insurance	399	424	493	426	505
Medical services	904	455	298	392	427
Drugs	194	186	149	273	106
Medical supplies	87	76	79	69	56
Entertainment	1,624	1,332	1,805	1,082	885
Fees and admissions	481	379	635	315	275
Television, radios, sound equipment	450	449	546	425	290
Pets, toys, and playground equipment	234	258	273	223	184
Other entertainment supplies, equipment, and services	458	246	352	119	136
Personal care products and services	387	372	337	341	249
Reading	180	206	209	160	139
Education	471	532	689	527	208
Tobacco products and smoking supplies	254	250	211	275	206
Miscellaneous	779	744	409	450	420
Cash contributions	655	648	640	640	442
Personal insurance and pensions	2,607	3,039	2,469	1,797	1,332
Life and other personal insurance	310	437	266	297	199
Pensions and Social Security	2,298	2,602	2,204	1,500	1,132
Sources of income and personal taxes: [1]					
Money income before taxes	37,238	35,336	39,471	26,136	24,360
Wages and salaries	26,987	28,222	31,928	17,981	18,106
Self-employment income	4,066	1,824	2,609	890	[3] 1,208
Social Security, private and government retirement	3,670	3,152	3,122	4,087	3,954
Interest, dividends, rental income, other property income	1,666	1,376	888	1,764	370
Unemployment and workers' compensation, veterans' benefits	158	108	383	525	207
Public assistance, supplemental security income, food stamps	345	159	233	476	386
Regular contributions for support	246	404	221	355	[3] 97
Other income	99	91	[3] 87	57	[3] 34
Personal taxes	3,264	4,442	3,581	2,167	286
Federal income taxes	2,587	3,597	2,709	1,437	231
State and local income taxes	684	811	864	717	54
Other taxes	-6	34	[3] 9	13	(4)
Income after taxes	33,974	30,895	35,890	23,969	24,074

See footnotes at end of table.

Table 19. Selected northeastern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	New York City	Philadelphia	Boston	Pittsburgh	Buffalo
Addenda:					
Net change in total assets	$4,253	$6,204	$4,481	$1,248	$925
Net change in total liabilities	2,818	3,788	2,244	579	1,445
Other money receipts	1,468	666	[3] 217	245	([2])
Mortgage principal paid on owned property	–475	-579	-564	–445	–316
Estimated market value of owned home	119,384	72,377	109,753	53,721	68,110
Estimated monthly rental value of owned home	596	397	613	273	303
Gifts of goods and services:					
Clothing, males 2 and over	104	61	71	40	57
Clothing, females 2 and over	149	64	110	95	100
Clothing, infants less than 2	43	35	40	23	21
Jewelry and watches	26	24	75	59	[3] 7
Small appliances and miscellaneous housewares	33	14	26	12	[3] 11
Household textiles	[3] 10	[3] 12	([4])	[3] 12	[3] 1
All other gifts	825	664	753	670	354

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

Table 20. Selected midwestern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Number of consumer units (in thousands)	2,852	1,863	628	1,200	1,096	711	973	657
Consumer unit characteristics:								
Income before taxes [1]	$34,770	$33,957	$26,549	$38,549	$28,253	$29,459	$32,784	$35,017
Income after taxes [1]	31,119	31,211	25,945	34,166	26,157	26,982	30,427	34,018
Average number of persons in consumer unit	2.8	2.8	2.4	2.4	2.4	2.6	2.7	2.7
Age of reference person	46.4	48.5	46.2	45.3	46.2	46.6	47.9	45.2
Average number in consumer unit:								
Earners	1.4	1.5	1.4	1.6	1.3	1.5	1.5	1.6
Vehicles	1.6	2.3	1.8	2.3	2.0	2.1	2.1	2.1
Children under 18	.8	.8	.6	.6	.6	.7	.7	.8
Persons 65 and over	.3	.3	.3	.3	.3	.3	.3	.2
Percent distribution								
Sex of reference person:								
Male	63	66	62	65	58	68	67	73
Female	37	34	38	35	42	32	33	27
Housing tenure:								
Homeowner with mortgage	44	45	37	48	38	43	43	51
Homeowner without mortgage	18	23	23	14	25	24	33	16
Renter	38	33	40	38	37	33	24	33
Race of reference person:								
Black	21	16	11	1	14	8	12	12
White and other	79	84	89	99	86	92	88	88
Education of reference person:								
Elementary (1-8)	9	8	7	6	4	10	10	4
High school (9-12)	44	42	50	40	57	45	51	45
College	47	49	44	53	38	44	38	51
Never attended and other	1	(2)	(3)	(2)	1	(2)	1	(2)
At least one vehicle owned	78	88	83	87	87	91	91	90
Average annual expenditures	$32,349	$28,100	$24,144	$31,140	$27,796	$27,301	$26,361	$27,455
Food	4,692	3,682	3,729	4,197	4,080	4,560	3,756	4,049
Food at home	2,545	2,004	2,468	2,167	2,232	2,585	2,106	2,374
Cereals and bakery products	366	292	364	336	333	371	304	351
Cereals and cereal products	118	107	119	96	106	119	99	133
Bakery products	248	185	245	240	227	252	205	218
Meats, poultry, fish, and eggs	675	552	599	449	655	676	570	529
Beef	250	152	167	142	216	269	191	179
Pork	139	104	125	88	137	131	130	111
Other meats	106	105	115	72	111	109	96	71
Poultry	81	93	106	81	106	77	73	84
Fish and seafood	71	77	58	49	59	65	58	53
Eggs	28	22	27	17	26	25	22	32
Dairy products	294	239	352	288	270	310	241	323
Fresh milk and cream	137	119	170	125	129	130	126	153
Other dairy products	157	119	182	163	140	180	116	170
Fruits and vegetables	440	375	437	372	356	389	331	455
Fresh fruits	134	134	146	147	101	123	98	175
Fresh vegetables	135	113	128	92	107	116	86	120
Processed fruits	96	84	96	79	89	87	81	91
Processed vegetables	75	45	66	54	60	63	66	70

See footnotes at end of table.

Table 20. Selected midwestern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Other food at home	$769	$545	$716	$723	$618	$839	$660	$716
Sugar and other sweets	99	56	103	73	90	113	74	93
Fats and oils	60	47	62	59	57	62	44	67
Miscellaneous foods	352	236	313	301	257	393	307	309
Nonalcoholic beverages	231	156	218	216	195	252	196	210
Food prepared by consumer unit on out-of-town trips	26	47	20	74	19	19	39	37
Food away from home	2,148	1,678	1,260	2,030	1,849	1,975	1,650	1,675
Alcoholic beverages	389	314	299	423	286	280	299	237
Housing	10,310	9,224	8,171	10,353	7,726	8,224	8,351	8,510
Shelter	6,014	5,295	5,033	6,469	3,593	4,262	4,237	4,781
Owned dwellings	3,712	3,423	3,236	4,412	2,048	2,691	2,995	3,151
Mortgage interest	2,223	1,495	1,464	2,591	1,199	1,735	1,832	2,229
Property taxes	982	1,264	1,347	1,023	442	449	440	285
Maintenance, repairs, insurance, other expenses	507	664	424	799	406	508	724	637
Rented dwellings	1,649	1,331	1,482	1,492	1,228	1,200	862	1,177
Other lodging	654	541	316	564	318	370	380	454
Utilities, fuels, and public services	1,915	2,041	1,554	1,687	1,880	1,802	2,216	1,964
Natural gas	491	568	450	406	484	155	418	398
Electricity	691	619	479	548	668	898	943	765
Fuel oil and other fuels	13	48	65	58	64	81	47	* 13
Telephone	559	664	473	492	490	497	561	530
Water and other public services	161	142	87	185	175	170	246	258
Household operations	457	305	276	629	447	457	470	357
Personal services	218	98	165	277	230	246	231	212
Other household expenses	239	207	111	352	217	211	239	144
Housekeeping supplies	505	397	388	490	414	406	350	363
Laundry and cleaning supplies	130	101	104	113	120	117	94	73
Other household products	169	123	166	237	163	201	140	146
Postage and stationery	206	173	118	140	131	88	117	144
Household furnishings and equipment	1,420	1,187	920	1,078	1,411	1,298	1,078	1,045
Household textiles	163	88	91	82	147	140	87	91
Furniture	473	365	225	319	385	304	309	379
Floor coverings	72	69	* 97	* 31	* 33	* 175	* 48	* 14
Major appliances	142	170	154	136	183	150	144	161
Small appliances, miscellaneous housewares	86	62	46	85	98	56	56	54
Miscellaneous household equipment	484	434	306	424	565	473	435	346
Apparel and services	2,252	1,785	1,498	1,964	2,049	1,564	1,376	1,454
Men and boys	485	655	413	439	505	363	306	287
Men, 16 and over	393	599	315	393	382	311	238	213
Boys, 2 to 15	91	56	98	46	122	51	68	74
Women and girls	1,043	514	677	942	908	569	577	673
Women, 16 and over	930	380	572	864	811	438	500	597
Girls, 2 to 15	112	135	106	78	97	131	77	76
Children under 2	83	90	48	61	83	92	111	58
Footwear	261	228	189	217	291	251	162	147
Other apparel products and services	381	298	170	305	263	289	221	289
Transportation	5,791	6,044	4,133	5,456	5,655	5,667	4,790	5,038
Vehicle purchases (net outlay)	2,702	2,737	1,945	2,110	2,518	2,690	2,116	2,044
Cars and trucks, new	1,633	1,361	949	1,167	1,703	1,563	1,235	1,133
Cars and trucks, used	1,046	1,359	985	908	815	1,039	881	904
Other vehicles	* 23	* 16	* 11	* 34	(*)	* 88	(*)	* 7
Gasoline and motor oil	917	1,081	792	1,042	934	975	893	980

See footnotes at end of table.

Table 20. Selected midwestern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Other vehicle expenses	$1,662	$1,907	$1,186	$1,890	$1,966	$1,818	$1,575	$1,806
Vehicle finance charges	318	400	199	337	371	389	346	339
Maintenance and repairs	599	535	448	713	694	563	504	545
Vehicle insurance	527	744	404	606	633	551	591	565
Vehicle rental, licenses, other charges	218	229	136	235	269	315	134	357
Public transportation	510	318	210	415	237	184	214	207
Health care	1,321	1,216	1,192	1,284	1,305	1,242	1,377	1,796
Health insurance	443	405	459	561	429	508	527	753
Medical services	557	551	492	393	550	411	463	703
Drugs	202	199	177	226	218	262	319	269
Medical supplies	119	61	64	104	108	61	68	70
Entertainment	1,345	1,228	1,220	1,470	1,469	1,422	1,332	1,426
Fees and admissions	498	346	334	517	446	432	395	347
Television, radios, sound equipment	393	468	399	436	495	444	422	397
Pets, toys, and playground equipment	247	192	239	234	289	250	239	233
Other entertainment supplies, equipment, and services	207	222	248	284	239	296	276	447
Personal care products and services	498	378	316	422	379	310	320	293
Reading	185	166	142	223	175	189	163	161
Education	493	348	259	530	532	455	487	370
Tobacco products and smoking supplies	328	304	245	225	304	291	289	262
Miscellaneous	940	642	404	659	727	552	526	399
Cash con[illegible]ons	872	442	584	803	846	452	982	845
Personal insurance and pensions	2,933	2,327	1,955	3,130	2,264	2,091	2,304	2,616
Life and other personal insurance	324	255	254	322	291	301	434	386
Pensions and Social Security	2,608	2,072	1,701	2,808	1,973	1,790	1,870	2,230
Sources of income and personal taxes: [1]								
Money income before taxes	34,770	33,957	26,549	38,549	28,253	29,459	32,784	35,017
Wages and salaries	28,287	26,725	21,358	28,221	22,928	22,832	26,174	27,661
Self-employment income [2]	2,320	1,828	[4] 571	3,788	621	1,627	1,322	2,381
Social Security, private and government retirement	2,785	3,704	3,483	2,906	3,127	2,885	3,715	2,886
Interest, dividends, rental income, other property income	605	724	578	2,940	662	1,459	775	1,533
Unemployment and workers' compensation, veterans' benefits	97	159	101	186	149	234	399	178
Public assistance, supplemental security income, food stamps	454	601	359	[4] 139	388	225	[4] 244	[4] 105
Regular contributions for support	161	[4] 180	[4] 78	272	278	181	[4] 80	[4] 170
Other income	61	[4] 36	[4] 21	98	100	[4] 15	[4] 74	[4] 103
Personal taxes	3,651	2,745	604	4,383	2,096	2,476	2,357	999
Federal income taxes	3,014	2,086	414	3,417	1,452	1,954	1,530	691
State and local income taxes	622	586	179	986	637	477	464	176
Other taxes	[4] 15	73	[4] 11	-20	[4] 6	45	363	132
Income after taxes	31,119	31,211	25,945	34,166	26,157	26,982	30,427	34,018

See footnotes at end of table.

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Table 20. Selected midwestern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Chicago	Detroit	Milwaukee	Minneapolis-St. Paul	Cleveland	Cincinnati	St. Louis	Kansas City
Addenda:								
Net change in total assets	$6,034	$3,751	$3,150	$5,483	$3,654	$3,034	$2,784	$2,281
Net change in total liabilities	5,250	931	3,978	5,150	2,721	1,630	2,487	38
Other money receipts	347	173	300	684	184	415	75	[4] 215
Mortgage principal paid on owned property	-572	-676	-478	-611	-429	-663	-431	-531
Estimated market value of owned home	66,556	57,630	46,691	64,173	43,284	52,837	60,878	52,869
Estimated monthly rental value of owned home	473	398	350	454	307	355	398	399
Gifts of goods and services:								
Clothing, males 2 and over	79	312	67	91	78	68	62	49
Clothing, females 2 and over	137	58	57	160	42	94	53	75
Clothing, infants less than 2	33	31	23	22	39	40	36	20
Jewelry and watches	39	40	11	30	30	29	22	65
Small appliances and miscellaneous housewares	34	22	13	25	35	18	16	11
Household textiles	[4] 5	[4] 10	[4] 3	[4] 5	[4] 15	[4] 7	[4] 6	[4] 1
All other gifts	995	674	462	558	760	752	678	774

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

Table 21. Selected southern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Number of consumer units (in thousands)	1,352	976	977	1,344	1,592	1,195
Consumer unit characteristics:						
Income before taxes [1]	$45,578	$33,438	$41,726	$30,221	$36,580	$32,816
Income after taxes [1]	39,163	29,812	37,320	27,644	32,396	28,724
Average number of persons in consumer unit	2.4	2.6	2.5	2.8	2.4	2.6
Age of reference person	42.4	46.1	44.9	48.3	41.8	46.0
Average number in consumer unit:						
Earners	1.5	1.5	1.4	1.4	1.5	1.4
Vehicles	1.7	1.7	1.8	1.5	2.1	2.1
Children under 18	.6	.7	.7	.7	.6	.7
Persons 65 and over	.1	.3	.2	.4	.2	.3
Percent distribution						
Sex of reference person:						
Male	61	69	63	62	65	76
Female	39	31	37	38	35	24
Housing tenure:						
Homeowner with mortgage	52	39	48	43	35	36
Homeowner without mortgage	9	21	16	17	15	21
Renter	39	40	36	40	49	43
Race of reference person:						
Black	21	25	26	15	13	16
White and other	79	75	74	85	87	84
Education of reference person:						
Elementary (1-8)	6	10	7	13	5	13
High school (9-12)	31	44	39	37	38	41
College	63	45	53	50	55	44
Never attended and other	(2)	1	1	(2)	1	2
At least one vehicle owned	85	83	84	83	92	88
Average annual expenditures	$37,254	$27,896	$30,376	$31,108	$33,736	$29,769
Food	4,710	4,560	3,658	4,489	4,318	4,109
Food at home	2,317	2,575	2,031	2,165	2,281	2,255
Cereals and bakery products	328	343	286	296	285	325
Cereals and cereal products	111	126	113	103	103	134
Bakery products	217	217	173	193	182	191
Meats, poultry, fish, and eggs	605	794	546	615	597	566
Beef	180	253	201	198	216	194
Pork	91	147	99	88	116	127
Other meats	78	101	53	72	82	97
Poultry	135	142	94	106	69	69
Fish and seafood	100	118	71	121	64	48
Eggs	21	33	27	30	30	32
Dairy products	265	300	243	273	275	278
Fresh milk and cream	106	126	123	137	128	141
Other dairy products	159	175	120	136	147	137
Fruits and vegetables	413	397	395	416	385	371
Fresh fruits	133	120	121	118	113	110
Fresh vegetables	126	111	134	120	131	122
Processed fruits	96	95	82	113	68	76
Processed vegetables	59	72	57	65	73	63

See footnotes at end of table.

Table 21. Selected southern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Other food at home	$707	$740	$560	$565	$739	$714
Sugar and other sweets	79	88	65	58	86	83
Fats and oils	50	66	46	49	59	65
Miscellaneous foods	318	356	221	235	351	309
Nonalcoholic beverages	217	203	187	206	211	212
Food prepared by consumer unit on out-of-town trips	44	27	41	[3] 18	32	46
Food away from home	2,393	1,985	1,627	2,324	2,038	1,854
Alcoholic beverages	479	431	173	407	348	365
Housing	12,677	8,537	10,209	10,228	10,124	9,274
Shelter	7,894	5,167	6,356	6,107	5,515	5,304
Owned dwellings	5,128	2,923	3,788	3,362	2,792	2,762
Mortgage interest	3,837	1,786	2,800	1,923	1,843	1,427
Property taxes	634	759	653	886	415	490
Maintenance, repairs, insurance, other expenses	656	379	535	552	535	845
Rented dwellings	2,112	1,649	1,597	2,048	2,219	1,710
Other lodging	654	595	971	697	504	832
Utilities, fuels, and public services	1,902	1,555	1,997	1,995	2,100	2,074
Natural gas	305	148	417	27	235	210
Electricity	704	724	791	1,092	836	980
Fuel oil and other fuels	60	110	[3] 24	[3] 9	[3] 13	[3] 7
Telephone	666	509	566	688	698	620
Water and other public services	167	65	200	179	317	257
Household operations	665	261	566	783	699	517
Personal services	309	118	247	321	215	154
Other household expenses	356	143	319	462	483	363
Housekeeping supplies	457	404	307	319	474	395
Laundry and cleaning supplies	118	93	58	100	113	115
Other household products	178	190	145	143	193	189
Postage and stationery	161	120	105	76	168	91
Household furnishings and equipment	1,760	1,150	983	1,024	1,337	984
Household textiles	145	113	71	64	152	77
Furniture	458	274	389	491	423	268
Floor coverings	[3] 176	[3] 82	[3] 53	[3] 50	[3] 39	[3] 40
Major appliances	179	257	100	96	219	167
Small appliances, miscellaneous housewares	109	69	52	39	74	70
Miscellaneous household equipment	692	355	319	284	430	362
Apparel and services	2,295	1,846	1,774	1,354	2,128	1,807
Men and boys	547	579	520	463	546	418
Men, 16 and over	468	446	394	349	471	323
Boys, 2 to 15	79	132	125	114	75	94
Women and girls	890	728	705	370	734	802
Women, 16 and over	797	630	607	295	619	694
Girls, 2 to 15	93	98	98	75	115	109
Children under 2	82	58	82	59	66	48
Footwear	324	244	191	136	236	183
Other apparel products and services	452	238	277	327	545	356
Transportation	6,677	5,082	5,220	6,472	6,478	5,209
Vehicle purchases (net outlay)	3,233	2,343	2,182	3,460	2,832	1,805
Cars and trucks, new	2,570	1,630	1,627	2,265	1,788	1,211
Cars and trucks, used	663	710	539	1,192	1,041	579
Other vehicles	(4)	[3] 3	[3] 16	[3] 2	[3] 3	[3] 15
Gasoline and motor oil	949	894	1,003	867	1,220	1,249

See footnotes at end of table.

Table 21. Selected southern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Other vehicle expenses	$1,953	$1,639	$1,676	$1,753	$2,035	$1,662
Vehicle finance charges	394	375	354	373	497	310
Maintenance and repairs	764	540	602	612	643	564
Vehicle insurance	576	571	544	607	636	553
Vehicle rental, licenses, other charges	218	153	176	161	259	234
Public transportation	542	206	359	392	391	493
Health care	1,501	1,358	1,684	1,623	1,904	1,484
Health insurance	483	506	484	580	537	534
Medical services	725	611	827	683	1,017	559
Drugs	167	197	302	301	279	312
Medical supplies	126	44	71	59	71	79
Entertainment	1,714	1,191	1,634	2,058	1,562	1,578
Fees and admissions	531	315	521	443	530	463
Television, radios, sound equipment	480	436	423	437	426	457
Pets, toys, and playground equipment	248	212	226	312	317	314
Other entertainment supplies, equipment, and services	456	228	463	867	290	343
Personal care products and services	455	319	369	397	456	408
Reading	238	137	140	145	171	158
Education	584	565	549	283	278	369
Tobacco products and smoking supplies	214	277	213	198	291	236
Miscellaneous	803	527	607	579	904	691
Cash contributions	1,089	613	1,006	976	1,564	1,194
Personal insurance and pensions	3,819	2,454	3,139	1,896	3,210	2,888
Life and other personal insurance	360	339	496	235	367	356
Pensions and Social Security	3,459	2,115	2,643	1,661	2,843	2,532
Sources of income and personal taxes: [1]						
Money income before taxes	45,578	33,438	41,726	30,221	36,580	32,816
Wages and salaries	34,536	28,104	35,575	24,375	28,279	25,286
Self-employment income	4,556	899	2,627	[3] 561	3,008	2,561
Social Security, private and government retirement	3,367	3,059	2,254	3,319	3,104	3,248
Interest, dividends, rental income, other property income	2,030	922	802	1,332	1,476	1,282
Unemployment and workers' compensation, veterans' benefits	[3] 202	[3] 28	[3] 65	[3] 108	155	[3] 126
Public assistance, supplemental security income, food stamps	320	352	268	154	120	110
Regular contributions for support	408	[3] 54	[3] 80	[3] 246	343	138
Other income	[3] 159	[3] 20	[3] 56	125	96	[3] 65
Personal taxes	6,415	3,626	4,405	2,577	4,184	4,092
Federal income taxes	4,661	2,567	3,458	2,415	4,162	3,989
State and local income taxes	1,607	1,049	870	[3] 8	[3] 15	[3] 5
Other taxes	146	[3] 10	[3] 77	155	(4)	[3] 97
Income after taxes	39,163	29,812	37,320	27,644	32,396	28,724

See footnotes at end of table.

Table 21. Selected southern metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Washington, D.C.	Baltimore	Atlanta	Miami	Dallas-Fort Worth	Houston
Addenda:						
Net change in total assets	$14,196	$3,446	$11,449	$11,043	$3,103	$4,983
Net change in total liabilities	8,808	3,687	4,375	4,113	4,857	1,960
Other money receipts	276	72	[3] 63	[3] 582	793	928
Mortgage principal paid on owned property	-751	-470	-967	-570	-486	-569
Estimated market value of owned home	102,543	67,030	78,587	58,868	58,494	44,686
Estimated monthly rental value of owned home	606	394	482	438	356	327
Gifts of goods and services:						
Clothing, males 2 and over	81	113	65	50	75	65
Clothing, females 2 and over	101	89	120	46	84	106
Clothing, infants less than 2	29	34	29	24	25	28
Jewelry and watches	44	26	[3] 12	[3] 23	26	36
Small appliances and miscellaneous housewares	39	20	21	[3] 9	22	23
Household textiles	[3] 1	[3] 9	[3] 7	[3] 3	[3] 12	[3] 3
All other gifts	1,153	813	641	401	1,203	606

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

Table 22. Selected western metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Number of consumer units (in thousands)	4,929	2,536	866	655	1,004	254	82
Consumer unit characteristics:							
Income before taxes [1]	$35,656	$37,566	$34,726	$29,064	$35,161	$39,733	$48,933
Income after taxes [1]	32,891	33,752	32,765	25,791	31,443	34,146	43,943
Average number of persons in consumer unit	2.8	2.6	2.6	2.4	2.4	2.9	2.7
Age of reference person	47.0	44.6	43.6	45.8	46.5	47.0	40.6
Average number in consumer unit:							
Earners	1.4	1.5	1.5	1.4	1.4	1.7	1.7
Vehicles	1.9	1.9	2.1	2.3	2.5	1.6	2.5
Children under 18	.8	.7	.7	.6	.6	.7	.8
Persons 65 and over	.3	.2	.2	.3	.3	.3	.1
Percent distribution							
Sex of reference person:							
Male	68	64	73	64	74	64	69
Female	32	36	27	36	26	36	31
Housing tenure:							
Homeowner with mortgage	42	41	38	39	44	41	54
Homeowner without mortgage	12	12	12	17	16	10	7
Renter	46	47	50	44	40	48	39
Race of reference person:							
Black	7	9	3	(2)	3	3	3
White and other	93	91	97	100	97	97	97
Education of reference person:							
Elementary (1-8)	10	6	7	4	5	12	2
High school (9-12)	35	32	30	41	39	37	37
College	53	62	62	55	56	50	61
Never attended and other	2	(2)	(2)	(2)	(2)	1	(2)
At least one vehicle owned	90	89	93	90	91	84	94
Average annual expenditures	$33,482	$36,087	$33,351	$24,894	$30,915	$33,425	$39,923
Food	4,927	4,827	4,076	3,725	4,401	5,228	4,892
Food at home	2,739	2,617	2,367	2,440	2,644	2,814	2,990
Cereals and bakery products	377	394	346	370	403	380	389
Cereals and cereal products	143	141	140	135	159	115	131
Bakery products	234	253	206	235	245	265	259
Meats, poultry, fish, and eggs	746	595	565	526	547	829	615
Beef	265	182	169	174	163	255	205
Pork	118	84	91	100	110	112	103
Other meats	97	90	85	67	80	72	70
Poultry	116	105	106	87	87	146	114
Fish and seafood	104	97	76	69	78	205	86
Eggs	46	36	37	29	29	40	38
Dairy products	335	324	306	327	337	264	429
Fresh milk and cream	153	147	151	150	141	125	210
Other dairy products	182	177	155	177	196	139	219
Fruits and vegetables	490	483	427	445	468	547	588
Fresh fruits	165	156	146	160	143	193	189
Fresh vegetables	149	158	137	146	154	187	179
Processed fruits	113	109	84	89	108	104	135
Processed vegetables	63	60	60	50	62	64	85

See footnotes at end of table.

Table 22. Selected western metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Other food at home	$790	$821	$722	$772	$889	$794	$969
Sugar and other sweets	89	92	85	105	109	109	109
Fats and oils	67	60	61	65	77	50	66
Miscellaneous foods	368	371	337	345	412	420	368
Nonalcoholic beverages	240	252	195	197	217	171	279
Food prepared by consumer unit on out-of-town trips	26	46	44	60	74	45	147
Food away from home	2,188	2,210	1,710	1,285	1,757	2,414	1,902
Alcoholic beverages	323	521	384	329	392	388	558
Housing	11,707	12,466	11,947	7,858	9,755	10,266	12,972
Shelter	7,559	8,502	6,923	4,750	5,739	6,869	8,737
Owned dwellings	4,132	4,705	3,625	2,698	3,361	3,864	5,360
Mortgage interest	2,888	3,372	2,478	1,400	2,403	3,237	4,178
Property taxes	633	719	511	950	516	210	586
Maintenance, repairs, insurance, other expenses	611	613	636	349	441	417	596
Rented dwellings	2,895	3,003	2,769	1,712	1,692	2,404	2,540
Other lodging	533	794	529	340	687	600	837
Utilities, fuels, and public services	1,677	1,577	1,423	1,483	1,638	1,259	1,873
Natural gas	272	247	99	145	141	39	444
Electricity	509	451	551	590	555	522	553
Fuel oil and other fuels	12	[4] 15	26	52	95	[4] 6	14
Telephone	677	666	560	521	607	550	596
Water and other public services	207	198	187	175	240	142	266
Household operations	747	614	728	450	575	375	577
Personal services	245	333	222	270	291	111	326
Other household expenses	502	281	506	180	283	264	251
Housekeeping supplies	437	407	461	356	365	432	473
Laundry and cleaning supplies	134	94	94	95	81	98	116
Other household products	176	172	212	157	156	192	199
Postage and stationery	127	142	154	104	127	143	158
Household furnishings and equipment	1,288	1,366	2,413	818	1,438	1,331	1,311
Household textiles	194	244	215	77	105	114	85
Furniture	378	347	483	261	346	274	359
Floor coverings	78	[4] 21	[4] 121	[4] 27	[4] 132	126	[4] 43
Major appliances	151	200	182	117	156	228	190
Small appliances, miscellaneous housewares	93	105	126	42	74	59	105
Miscellaneous household equipment	394	449	1,287	295	626	530	529
Apparel and services	1,862	2,481	1,753	1,385	1,574	1,740	1,971
Men and boys	459	770	391	313	358	416	462
Men, 16 and over	385	713	301	236	283	345	388
Boys, 2 to 15	74	57	90	77	75	71	75
Women and girls	750	930	727	596	697	598	761
Women, 16 and over	634	840	645	499	638	533	591
Girls, 2 to 15	116	90	83	97	59	64	170
Children under 2	112	91	74	73	79	97	122
Footwear	189	308	151	147	179	178	251
Other apparel products and services	351	382	410	255	261	451	376
Transportation	5,859	6,479	6,134	4,346	5,619	5,893	7,564
Vehicle purchases (net outlay)	2,457	2,676	2,692	1,732	2,246	2,617	3,479
Cars and trucks, new	1,701	1,528	1,412	708	1,367	946	1,603
Cars and trucks, used	735	1,148	1,265	952	835	981	1,258
Other vehicles	[4] 21	(3)	[4] 16	[4] 71	[4] 44	[4] 690	[4] 618
Gasoline and motor oil	996	957	1,121	791	986	849	1,095

See footnotes at end of table.

Table 22. Selected western metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Other vehicle expenses	$1,938	$2,255	$1,933	$1,533	$1,934	$1,714	$2,004
Vehicle finance charges	248	277	330	294	340	275	318
Maintenance and repairs	722	846	631	607	787	609	825
Vehicle insurance	736	764	590	538	528	592	603
Vehicle rental, licenses, other charges	233	368	383	94	280	238	257
Public transportation	468	591	388	290	453	712	967
Health care	1,528	1,150	1,283	1,328	1,320	1,469	1,548
Health insurance	497	463	383	456	611	553	397
Medical services	777	466	644	564	411	587	902
Drugs	188	161	170	238	208	217	162
Medical supplies	65	60	85	70	89	112	87
Entertainment	1,594	1,960	2,369	1,282	1,889	1,534	2,775
Fees and admissions	502	545	593	351	529	461	577
Television, radios, sound equipment	455	597	627	443	509	673	712
Pets, toys, and playground equipment	276	261	266	237	341	185	417
Other entertainment supplies, equipment, and services	361	558	884	251	510	216	1,069
Personal care products and services	499	386	408	319	354	480	408
Reading	149	190	202	177	207	186	272
Education	392	438	311	376	398	710	346
Tobacco products and smoking supplies	195	167	233	226	234	251	237
Miscellaneous	807	807	840	663	809	792	868
Cash contributions	1,120	1,027	823	574	909	937	1,140
Personal insurance and pensions	2,519	3,190	2,587	2,306	3,055	3,550	4,373
Life and other personal insurance	192	317	286	241	206	504	356
Pensions and Social Security	2,327	2,873	2,301	2,065	2,849	3,046	4,017
Sources of income and personal taxes: [1]							
Money income before taxes	35,656	37,566	34,726	29,064	35,161	39,733	48,933
Wages and salaries	24,921	27,813	22,760	21,861	25,810	31,201	40,101
Self-employment income	4,881	4,081	5,333	2,306	2,669	2,620	3,864
Social Security, private and government retirement	3,075	2,504	3,833	2,601	4,047	3,164	2,062
Interest, dividends, rental income, other property income	1,849	1,739	2,045	1,161	1,785	1,952	406
Unemployment and workers' compensation, veterans' benefits	261	203	152	485	299	154	491
Public assistance, supplemental security income, food stamps	450	302	158	[4] 82	161	[4] 192	442
Regular contributions for support	130	763	245	399	283	264	488
Other income	90	161	200	167	106	186	1,080
Personal taxes	2,765	3,814	1,961	3,273	3,719	5,587	4,990
Federal income taxes	2,215	3,037	1,659	2,355	3,696	3,833	4,834
State and local income taxes	536	726	286	912	10	1,665	83
Other taxes	14	51	[4] 16	[4] 7	[4] 13	89	73
Income after taxes	32,891	33,752	32,765	25,791	31,443	34,146	43,943

See footnotes at end of table.

Table 22. Selected western metropolitan statistical areas: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Los Angeles	San Francisco	San Diego	Portland	Seattle	Honolulu	Anchorage
Addenda:							
Net change in total assets	$7,539	$16,404	$7,290	$1,149	$3,117	$16,394	$6,903
Net change in total liabilities	8,837	9,330	9,773	2,098	3,731	19,686	10,740
Other money receipts	317	419	204	234	248	201	1,273
Mortgage principal paid on owned property	-572	-700	-618	-415	-777	-616	-1,313
Estimated market value of owned home	103,712	114,980	92,168	45,206	74,768	97,420	64,062
Estimated monthly rental value of owned home	582	588	538	321	442	559	548
Gifts of goods and services:							
Clothing, males 2 and over	72	85	90	66	100	106	94
Clothing, females 2 and over	76	117	82	74	108	83	118
Clothing, infants less than 2	55	39	26	28	43	42	38
Jewelry and watches	27	24	35	25	22	34	51
Small appliances and miscellaneous housewares	11	33	25	10	20	[4] 11	[4] 17
Household textiles	[4] 16	[4] 20	[4] 12	[4] 7	[4] 26	[4] 5	[4] 4
All other gifts	643	613	751	499	746	1,059	592

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

Table 23. Consumer units with reference person age under 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	6,608	1,714	1,278	1,046	870	976	454	270
Consumer unit characteristics:								
Income before taxes [1]	$14,846	$2,599	$7,338	$12,274	$17,082	$24,426	$33,668	$64,657
Income after taxes [1]	13,845	2,585	7,125	11,659	15,837	22,622	30,827	58,941
Average number of persons in consumer unit	1.8	1.2	1.8	1.8	2.0	2.1	2.5	2.7
Age of reference person	21.6	20.1	21.5	22.0	22.4	22.6	22.8	22.6
Average number in consumer unit:								
Earners	1.3	1.0	1.0	1.3	1.4	1.6	1.9	2.0
Vehicles	1.2	.6	.9	1.2	1.5	1.8	2.2	2.3
Children under 18	.4	.1	.5	.4	.4	.4	.5	.5
Persons 65 and over	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Percent distribution								
Sex of reference person:								
Male	61	48	53	66	65	66	86	79
Female	39	52	47	34	35	34	14	21
Housing tenure:								
Homeowner with mortgage	7	(3)	2	2	9	12	20	38
Homeowner without mortgage	3	1	2	3	3	5	9	3
Renter	90	98	97	95	88	82	71	59
Race of reference person:								
Black	9	12	10	8	8	8	3	2
White and other	91	88	90	92	92	92	97	98
Education of reference person:								
Elementary (1-8)	2	1	3	3	3	2	(3)	1
High school (9-12)	43	34	41	51	58	41	48	20
College	55	65	55	46	39	57	52	80
Never attended and other	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
At least one vehicle owned	74	47	69	81	88	93	96	95
Average annual expenditures	$16,756	$8,233	$11,920	$16,186	$18,024	$25,830	$30,099	$36,869
Food	2,524	1,648	2,070	2,445	2,790	3,342	4,068	4,612
Food at home	1,207	628	985	1,223	1,257	1,753	2,024	2,489
Cereals and bakery products	183	113	150	176	182	270	295	314
Cereals and cereal products	70	39	65	67	71	105	95	126
Bakery products	112	74	85	109	111	165	201	187
Meats, poultry, fish, and eggs	271	122	219	301	299	373	476	599
Beef	97	33	77	122	110	130	207	195
Pork	46	24	44	42	49	56	61	135
Other meats	41	25	29	54	53	53	67	[5] 51
Poultry	41	20	31	38	41	53	70	138
Fish and seafood	28	12	21	27	22	61	44	[5] 52
Eggs	17	8	18	18	23	22	26	29
Dairy products	167	90	148	156	167	250	267	302
Fresh milk and cream	85	44	69	95	98	120	124	160
Other dairy products	82	46	79	61	69	130	143	142
Fruits and vegetables	180	88	148	181	191	254	364	332
Fresh fruits	53	26	48	46	53	74	100	115
Fresh vegetables	49	22	37	58	61	64	99	81
Processed fruits	47	26	40	50	43	63	87	82
Processed vegetables	32	15	23	27	34	52	77	54

See footnotes at end of table.

Table 23. Consumer units with reference person age under 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$406	$215	$321	$410	$418	$606	$622	$942
Sugar and other sweets	43	28	39	34	45	56	71	75
Fats and oils	26	12	22	24	29	40	43	54
Miscellaneous foods	205	92	153	217	222	334	287	508
Nonalcoholic beverages	119	75	94	128	115	156	201	244
Food prepared by consumer unit on out-of-town trips	13	7	13	[5] 8	[5] 7	19	[5] 21	[5] 61
Food away from home	1,317	1,020	1,085	1,222	1,533	1,589	2,045	2,123
Alcoholic beverages	315	171	316	252	352	532	296	500
Housing	4,791	2,221	3,556	4,528	5,551	6,824	9,099	11,062
Shelter	3,021	1,449	2,287	2,911	3,545	4,146	5,222	7,441
Owned dwellings	371	[5] 23	[5] 56	[5] 106	296	503	1,200	3,466
Mortgage interest	266	[5] 13	[5] 33	[5] 54	[5] 196	340	958	2,600
Property taxes	42	[5] 9	[5] 5	[5] 21	[5] 25	[5] 58	[5] 120	[5] 383
Maintenance, repairs, insurance, other expenses	62	[5] 1	[5] 18	[5] 32	[5] 76	106	[5] 122	[5] 483
Rented dwellings	2,502	1,211	2,136	2,715	3,191	3,453	3,860	3,658
Other lodging	148	214	95	90	57	190	[5] 162	317
Utilities, fuels, and public services	886	424	728	861	1,094	1,239	1,568	1,578
Natural gas	85	29	70	83	97	128	169	180
Electricity	327	117	272	321	424	487	631	539
Fuel oil and other fuels	19	[5] 10	[5] 7	[5] 21	[5] 30	[5] 35	[5] 21	[5] 26
Telephone	409	250	346	401	497	517	633	697
Water and other public services	46	17	34	34	45	72	113	136
Household operations	133	30	88	96	144	217	402	358
Personal services	90	[5] 8	58	[5] 63	[5] 77	174	[5] 310	[5] 244
Other household expenses	43	23	30	32	67	43	92	114
Housekeeping supplies	172	105	115	183	196	258	255	367
Laundry and cleaning supplies	59	34	35	73	69	75	112	139
Other household products	51	25	35	71	83	47	66	145
Postage and stationery	62	46	45	39	44	135	77	82
Household furnishings and equipment	579	213	339	477	572	964	1,653	1,318
Household textiles	41	47	8	22	36	98	[5] 53	[5] 49
Furniture	234	45	146	208	217	352	886	499
Floor coverings	20	[5] 0	[5] 17	[5] 9	[5] 11	[5] 49	[5] 12	[5] 105
Major appliances	68	12	31	53	88	86	220	[5] 270
Small appliances, miscellaneous housewares	34	23	21	49	38	33	64	[5] 62
Miscellaneous household equipment	182	86	116	136	182	347	418	333
Apparel and services	1,118	529	1,032	934	1,186	1,762	1,699	2,160
Men and boys	228	153	199	185	226	297	423	406
Men, 16 and over	213	141	181	180	205	276	406	398
Boys, 2 to 15	15	[5] 12	17	[5] 5	[5] 21	[5] 21	[5] 18	[5] 8
Women and girls	442	164	518	321	559	674	396	898
Women, 16 and over	424	157	494	302	545	653	381	862
Girls, 2 to 15	18	[5] 8	24	[5] 19	[5] 15	22	[5] 15	[5] 37
Children under 2	70	31	51	57	67	127	152	121
Footwear	148	[5] 70	106	[5] 147	[5] 112	268	[5] 328	[5] 232
Other apparel products and services	230	110	158	224	221	397	400	503
Transportation	3,957	1,378	2,024	4,304	4,020	7,872	7,514	7,855
Vehicle purchases (net outlay)	2,056	545	761	2,421	1,855	5,006	3,907	[5] 3,233
Cars and trucks, new	969	[5] 123	[5] 314	1,011	[5] 641	3,242	1,438	[5] 1,329
Cars and trucks, used	1,078	422	443	1,372	1,210	1,755	2,463	[5] 1,904
Other vehicles	[5] 9	(4)	[5] 4	[5] 38	[5] 4	[5] 9	[5] 6	(4)
Gasoline and motor oil	694	393	512	736	814	925	1,162	1,288

See footnotes at end of table.

Table 23. Consumer units with reference person age under 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,033	$301	$572	$979	$1,203	$1,748	$2,233	$2,972
Vehicle finance charges	209	19	79	161	266	459	517	624
Maintenance and repairs	354	163	265	367	388	488	641	915
Vehicle insurance	372	77	168	360	456	660	859	1,130
Vehicle rental, licenses, other charges	98	42	61	92	94	141	216	304
Public transportation	175	139	179	168	148	193	[5] 213	[5] 362
Health care	435	171	216	435	540	754	892	918
Health insurance	125	31	69	85	113	262	272	432
Medical services	220	88	85	257	334	351	422	359
Drugs	55	26	37	53	55	91	130	86
Medical supplies	36	25	24	40	[5] 38	49	69	[5] 41
Entertainment	970	510	790	839	928	1,233	1,531	3,283
Fees and admissions	242	196	216	182	217	286	354	638
Television, radios, sound equipment	378	191	355	363	467	466	569	703
Pets, toys, and playground equipment	133	38	76	88	118	304	317	258
Other entertainment supplies, equipment, and services	217	85	143	206	125	177	291	1,684
Personal care products and services	238	113	182	307	327	327	291	446
Reading	81	49	43	85	120	106	125	163
Education	656	1,064	762	516	214	393	[5] 374	947
Tobacco products and smoking supplies	194	85	190	291	230	219	315	139
Miscellaneous	249	100	126	259	350	306	594	652
Cash contributions	128	27	200	161	[5] 84	[5] 113	[5] 266	[5] 267
Personal insurance and pensions	1,099	167	413	830	1,332	2,047	3,035	3,864
Life and other personal insurance	68	[5] 9	32	31	80	102	332	[5] 138
Pensions and Social Security	1,031	159	381	799	1,252	1,944	2,703	3,726
Sources of income and personal taxes: [1]								
Money income before taxes	14,846	2,599	7,338	12,274	17,082	24,426	33,668	64,657
Wages and salaries	12,734	1,917	5,016	10,050	15,657	22,487	31,121	52,780
Self-employment income	429	[5] 59	[5] 8	[5] 204	[5] 328	716	[5] 1,731	[5] 2,752
Social Security, private and government retirement	58	[5] 10	[5] 78	[5] 64	[5] 13	[5] 15	[5] 311	[5] 125
Interest, dividends, rental income, other property income	280	-20	36	155	66	113	48	5,526
Unemployment and workers' compensation, veterans' benefits	67	[5] 18	[5] 94	[5] 92	[5] 104	[5] 43	[5] 60	[5] 138
Public assistance, supplemental security income, food stamps	344	160	968	406	[5] 222	[5] 145	[5] 5	(4)
Regular contributions for support	720	343	830	1,073	[5] 374	[5] 630	[5] 361	[5] 3,273
Other income	213	112	309	230	318	277	[5] 30	[5] 62
Personal taxes	1,001	14	213	615	1,245	1,804	2,841	5,716
Federal income taxes	801	12	150	478	985	1,524	2,250	4,500
State and local income taxes	203	(3)	61	134	250	343	578	1,134
Other taxes	-2	[5] 1	[5] 3	[5] 3	[5] 9	-64	[5] 13	[5] 82
Income after taxes	13,845	2,585	7,125	11,659	15,837	22,622	30,827	58,941

See footnotes at end of table.

Table 23. Consumer units with reference person age under 25 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$1,546	$445	-$37	$360	$416	$920	$8,027	$15,638
Net change in total liabilities	2,413	78	399	2,282	829	5,755	5,371	15,351
Other money receipts	79	89	67	[5] 77	[5] 18	52	[5] 229	[5] 112
Mortgage principal paid on owned property	-47	[5] -3	[5] -17	[5] -30	[5] -71	-71	-140	-200
Estimated market value of owned home	5,085	[5] 1,014	[5] 624	[5] 1,985	4,105	6,502	16,057	43,665
Estimated monthly rental value of owned home	44	[5] 7	[5] 10	[5] 15	45	66	125	329
Gifts of goods and services:								
Clothing, males 2 and over	31	17	43	[5] 19	[5] 43	28	[5] 12	[5] 105
Clothing, females 2 and over	56	36	40	[5] 25	[5] 63	74	[5] 33	[5] 340
Clothing, infants less than 2	21	[5] 8	[5] 8	24	[5] 15	46	[5] 56	[5] 23
Jewelry and watches	32	29	24	[5] 25	[5] 20	[5] 69	[5] 32	[5] 26
Small appliances and miscellaneous housewares	7	[5] 7	[5] 3	[5] 1	[5] 8	[5] 8	[5] 13	[5] 32
Household textiles	[5] 2	(3)	(3)	[5] 2	(3)	[5] 7	(3)	[5] 15
All other gifts	296	234	262	128	327	452	458	482

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] No data reported.

[5] Data are likely to have large sampling errors.

Table 24. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	18,743	980	1,714	2,036	2,035	4,184	3,346	4,466
Consumer unit characteristics:								
Income before taxes [1]	$29,460	$2,734	$7,574	$12,272	$17,413	$24,645	$34,278	$57,833
Income after taxes [1]	26,916	2,793	7,443	11,870	16,274	22,823	31,328	51,816
Average number of persons in consumer unit	2.8	2.2	2.8	2.6	2.7	2.7	2.9	2.9
Age of reference person	29.7	29.6	29.2	29.2	29.2	29.2	30.0	30.4
Average number in consumer unit:								
Earners	1.5	.9	.9	1.2	1.4	1.5	1.7	1.8
Vehicles	1.9	.9	1.0	1.4	1.8	2.0	2.3	2.5
Children under 18	1.1	.9	1.5	1.1	1.1	1.0	1.0	1.0
Persons 65 and over	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Percent distribution								
Sex of reference person:								
Male	68	43	39	56	65	70	82	80
Female	32	57	61	44	35	30	18	20
Housing tenure:								
Homeowner with mortgage	39	10	9	16	25	36	49	68
Homeowner without mortgage	5	8	8	5	7	5	4	4
Renter	56	82	83	78	69	59	47	28
Race of reference person:								
Black	11	27	30	15	9	9	7	4
White and other	89	73	70	85	91	91	93	96
Education of reference person:								
Elementary (1-8)	3	5	6	7	3	3	1	1
High school (9-12)	42	53	61	50	48	43	38	26
College	55	42	33	42	48	53	61	73
Never attended and other	(2)	(2)	(2)	1	(2)	(2)	(2)	(2)
At least one vehicle owned	89	56	61	86	91	94	95	97
Average annual expenditures	$27,084	$12,298	$12,802	$16,487	$20,231	$24,573	$30,913	$42,680
Food	3,877	2,453	2,341	2,845	3,150	3,701	4,161	5,282
Food at home	2,142	1,618	1,578	1,809	1,839	2,030	2,373	2,601
Cereals and bakery products	312	219	226	250	256	285	370	385
Cereals and cereal products	118	102	99	110	100	103	135	139
Bakery products	193	117	127	140	156	182	235	246
Meats, poultry, fish, and eggs	520	409	416	467	504	497	559	590
Beef	174	148	134	149	165	179	196	187
Pork	97	102	111	75	92	92	107	100
Other meats	79	45	53	86	55	78	85	96
Poultry	84	45	56	75	95	75	82	107
Fish and seafood	59	43	41	50	69	50	61	73
Eggs	27	26	22	33	29	24	28	27
Dairy products	286	209	203	236	259	261	319	353
Fresh milk and cream	140	99	120	138	137	125	154	157
Other dairy products	146	110	83	98	122	136	165	196
Fruits and vegetables	339	265	253	278	287	317	372	420
Fresh fruits	97	69	67	83	86	91	107	118
Fresh vegetables	100	90	86	89	83	88	105	123
Processed fruits	81	73	52	58	73	73	89	107
Processed vegetables	61	33	48	49	45	65	71	71

See footnotes at end of table.

Table 24. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$686	$516	$478	$578	$533	$670	$752	$853
Sugar and other sweets	79	50	46	77	57	77	91	98
Fats and oils	51	32	33	51	37	50	61	61
Miscellaneous foods	329	276	249	256	260	313	361	411
Nonalcoholic beverages	201	140	138	162	157	206	212	242
Food prepared by consumer unit on out-of-town trips	26	[4] 17	12	12	21	23	27	42
Food away from home	1,735	835	765	1,036	1,311	1,671	1,788	2,680
Alcoholic beverages	385	212	270	230	313	391	386	535
Housing	8,837	4,426	4,537	5,509	6,329	7,888	9,797	14,167
Shelter	5,129	2,782	2,694	2,971	3,630	4,594	5,636	8,357
Owned dwellings	2,524	440	450	460	955	1,758	2,841	5,907
Mortgage interest	1,951	323	316	318	639	1,311	2,272	4,630
Property taxes	295	[4] 60	75	65	133	205	305	684
Maintenance, repairs, insurance, other expenses	279	[4] 57	59	78	183	242	263	593
Rented dwellings	2,306	2,275	2,116	2,357	2,549	2,616	2,486	1,826
Other lodging	299	[4] 68	128	154	126	221	310	624
Utilities, fuels, and public services	1,591	1,016	1,180	1,237	1,362	1,512	1,784	2,066
Natural gas	197	121	181	151	171	170	202	275
Electricity	638	437	493	521	534	613	696	815
Fuel oil and other fuels	59	[4] 32	29	37	48	54	80	79
Telephone	557	333	388	436	532	548	651	676
Water and other public services	139	93	89	92	78	126	155	220
Household operations	566	89	156	313	372	509	689	991
Personal services	438	[4] 42	118	269	296	425	573	698
Other household expenses	128	47	38	44	76	84	116	293
Housekeeping supplies	366	204	187	265	249	345	415	521
Laundry and cleaning supplies	109	86	86	92	92	96	131	130
Other household products	147	75	65	81	92	134	163	234
Postage and stationery	111	43	36	92	65	116	120	157
Household furnishings and equipment	1,185	335	320	723	716	927	1,274	2,233
Household textiles	98	[4] 24	18	35	93	61	132	176
Furniture	377	99	111	199	258	266	408	755
Floor coverings	53	[4] 2	[4] 9	[4] 17	[4] 19	34	29	142
Major appliances	165	[4] 76	72	146	116	162	192	234
Small appliances, miscellaneous housewares	59	28	23	35	33	41	59	116
Miscellaneous household equipment	432	107	88	290	197	363	455	809
Apparel and services	1,614	934	799	1,022	1,153	1,386	1,863	2,496
Men and boys	435	289	199	239	276	362	443	748
Men, 16 and over	341	144	104	182	187	298	313	638
Boys, 2 to 15	94	144	95	56	88	64	129	111
Women and girls	553	290	218	397	413	481	744	767
Women, 16 and over	448	227	131	284	354	391	633	627
Girls, 2 to 15	105	62	87	114	60	90	111	141
Children under 2	135	79	90	83	102	117	162	194
Footwear	200	[4] 165	148	120	167	191	205	274
Other apparel products and services	290	113	145	183	194	237	310	512
Transportation	5,374	2,054	2,197	3,295	4,565	4,970	6,489	8,165
Vehicle purchases (net outlay)	2,558	814	1,023	1,551	2,233	2,236	3,073	4,047
Cars and trucks, new	1,462	[4] 311	[4] 341	384	1,133	1,144	1,702	2,899
Cars and trucks, used	1,057	493	617	1,115	1,092	1,021	1,336	1,129
Other vehicles	40	[4] 9	[4] 65	[4] 51	[4] 7	71	[4] 36	[4] 19
Gasoline and motor oil	951	488	463	722	868	963	1,110	1,251

See footnotes at end of table.

Table 24. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,639	$621	$584	$874	$1,324	$1,598	$2,076	$2,462
Vehicle finance charges	380	91	88	155	267	362	521	619
Maintenance and repairs	551	290	232	355	556	577	625	737
Vehicle insurance	497	175	207	279	399	499	595	748
Vehicle rental, licenses, other charges	210	64	57	85	101	161	335	358
Public transportation	226	132	128	148	141	173	230	405
Health care	845	301	487	519	658	870	1,006	1,183
Health insurance	306	94	184	188	278	296	416	391
Medical services	360	143	184	205	257	376	394	550
Drugs	128	44	99	87	93	148	142	159
Medical supplies	52	[a] 20	21	39	30	50	56	83
Entertainment	1,437	591	590	912	922	1,241	1,611	2,459
Fees and admissions	322	127	108	139	195	268	352	615
Television, radios, sound equipment	467	289	255	376	350	439	529	660
Pets, toys, and playground equipment	292	120	152	170	232	265	350	437
Other entertainment supplies, equipment, and services	356	54	74	227	144	269	379	747
Personal care products and services	352	202	166	231	264	312	399	526
Reading	138	48	72	69	90	120	148	245
Education	231	284	275	164	177	180	253	284
Tobacco products and smoking supplies	257	196	239	245	291	279	273	234
Miscellaneous	570	267	233	317	476	607	688	800
Cash contributions	464	[a] 67	191	213	282	390	565	845
Personal insurance and pensions	2,704	265	405	915	1,561	2,236	3,274	5,458
Life and other personal insurance	253	89	70	98	152	205	292	492
Pensions and Social Security	2,451	175	335	817	1,410	2,031	2,982	4,966
Sources of income and personal taxes: [1]								
Money income before taxes	29,460	2,734	7,574	12,272	17,413	24,645	34,278	57,833
Wages and salaries	26,451	1,235	3,841	10,006	15,493	22,702	32,482	52,035
Self-employment income	1,575	[a] -44	257	292	929	904	1,079	4,309
Social Security, private and government retirement	160	[a] 181	339	[a] 204	[a] 161	133	96	140
Interest, dividends, rental income, other property income	297	40	43	73	107	186	197	816
Unemployment and workers' compensation, veterans' benefits	214	[a] 46	164	229	204	226	201	266
Public assistance, supplemental security income, food stamps	414	933	2,510	862	192	45	[a] 41	[a] 19
Regular contributions for support	231	196	247	467	180	306	129	154
Other income	119	[a] 148	173	139	147	145	53	95
Personal taxes	2,543	-60	131	402	1,139	1,822	2,950	6,017
Federal income taxes	2,005	-90	83	281	841	1,358	2,307	4,890
State and local income taxes	505	15	45	111	267	435	596	1,073
Other taxes	33	[a] 16	3	10	30	30	47	53
Income after taxes	26,916	2,793	7,443	11,870	16,274	22,823	31,328	51,816

See footnotes at end of table.

Table 24. Consumer units with reference person age 25-34 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$6,694	$1,014	$691	$1,594	$2,669	$3,863	$8,260	$15,858
Net change in total liabilities	6,009	1,112	1,187	1,232	4,212	4,161	6,175	13,517
Other money receipts	240	[4] 26	87	213	96	168	135	570
Mortgage principal paid on owned property	-400	-86	-82	-134	-194	-311	-431	-863
Estimated market value of owned home	36,054	9,629	9,100	8,352	13,980	24,917	37,936	83,793
Estimated monthly rental value of owned home	250	73	64	75	112	183	281	542
Gifts of goods and services:								
Clothing, males 2 and over	58	[4] 67	[4] 41	27	35	57	64	85
Clothing, females 2 and over	70	[4] 13	27	58	68	70	74	95
Clothing, infants less than 2	35	[4] 19	20	30	25	21	39	57
Jewelry and watches	32	[4] 8	[4] 8	28	24	24	40	54
Small appliances and miscellaneous housewares	20	[4] 3	[4] 6	[4] 3	11	10	25	43
Household textiles	7	[4] 3	[4] 1	(3)	[4] 1	[4] 3	[4] 4	[4] 20
All other gifts	395	231	183	241	241	334	420	661

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

Table 25. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	17,337	753	1,124	1,198	1,437	2,729	3,305	6,792
Consumer unit characteristics:								
Income before taxes [1]	$38,703	$949	$7,651	$12,382	$17,429	$24,639	$34,565	$64,834
Income after taxes [1]	35,105	957	7,574	11,943	16,599	22,804	31,498	58,144
Average number of persons in consumer unit	3.3	2.3	3.2	3.0	3.0	3.3	3.3	3.6
Age of reference person	39.3	39.0	38.9	38.8	38.9	39.1	39.3	39.6
Average number in consumer unit:								
Earners	1.8	1.0	1.1	1.3	1.5	1.7	1.9	2.1
Vehicles	2.4	1.3	1.3	1.3	1.9	2.2	2.7	2.9
Children under 18	1.4	.9	1.5	1.4	1.3	1.4	1.3	1.4
Persons 65 and over	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Percent distribution								
Sex of reference person:								
Male	71	51	43	44	59	67	76	85
Female	29	49	57	56	41	33	24	15
Housing tenure:								
Homeowner with mortgage	59	29	22	25	33	48	63	83
Homeowner without mortgage	7	7	8	5	11	11	10	4
Renter	33	63	70	69	56	42	26	13
Race of reference person:								
Black	11	20	25	21	17	14	7	6
[illegible]e and other	89	80	75	79	83	86	93	94
Education of reference person:								
Elementary (1-8)	4	13	15	9	9	5	2	1
High school (9-12)	38	47	51	54	51	44	41	24
College	58	39	34	37	40	51	56	75
Never attended and other	(3)	(3)	1	(3)	(3)	1	(3)	(3)
At least one vehicle owned	92	71	69	79	93	95	96	97
Average annual expenditures	$35,278	$15,279	$14,838	$19,396	$20,936	$26,454	$33,767	$50,776
Food	5,035	2,669	2,911	3,532	3,543	4,181	5,069	6,466
Food at home	2,839	1,871	2,156	2,424	2,286	2,541	2,901	3,298
Cereals and bakery products	429	270	344	372	303	382	442	503
Cereals and cereal products	157	113	146	166	117	148	158	172
Bakery products	272	156	198	205	186	234	285	331
Meats, poultry, fish, and eggs	717	549	602	643	651	639	694	818
Beef	241	180	207	229	238	207	226	274
Pork	132	139	109	117	99	130	153	137
Other meats	111	100	76	100	117	92	105	129
Poultry	112	64	100	97	94	110	103	128
Fish and seafood	88	[4] 38	71	63	73	66	75	116
Eggs	34	29	40	36	31	35	32	34
Dairy products	363	196	274	323	287	332	384	415
Fresh milk and cream	174	115	159	172	157	163	184	185
Other dairy products	189	81	115	151	130	169	200	230
Fruits and vegetables	459	360	335	395	350	409	479	532
Fresh fruits	140	94	90	113	96	124	159	162
Fresh vegetables	138	122	103	128	117	131	139	153
Processed fruits	107	88	84	92	73	83	106	132
Processed vegetables	75	56	58	63	65	71	75	85

See footnotes at end of table.

Table 25. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$870	$497	$601	$691	$695	$779	$902	$1,031
Sugar and other sweets	106	46	81	77	72	94	108	130
Fats and oils	71	50	53	64	52	69	84	74
Miscellaneous foods	382	226	252	319	327	343	401	444
Nonalcoholic beverages	265	158	199	216	232	246	267	305
Food prepared by consumer unit on out-of-town trips	46	[4] 17	[4] 16	15	12	26	42	78
Food away from home	2,196	798	754	1,108	1,256	1,640	2,167	3,168
Alcoholic beverages	320	232	169	164	279	232	348	414
Housing	10,735	5,432	5,467	7,012	6,802	7,855	9,471	15,428
Shelter	6,287	3,395	3,027	4,474	3,900	4,529	5,361	9,128
Owned dwellings	4,164	1,650	915	1,090	1,488	2,163	3,358	7,285
Mortgage interest	3,049	1,217	667	752	963	1,518	2,436	5,407
Property taxes	591	216	146	131	257	302	532	1,003
Maintenance, repairs, insurance, other expenses	523	217	102	207	267	342	390	874
Rented dwellings	1,508	1,620	2,035	2,494	2,244	1,981	1,457	913
Other lodging	615	[4] 124	78	891	169	386	545	931
Utilities, fuels, and public services	2,045	1,310	1,532	1,617	1,652	1,809	1,981	2,496
Natural gas	261	170	215	211	193	218	281	310
Electricity	850	489	647	695	656	738	826	1,050
Fuel oil and other fuels	96	[4] 39	71	59	59	85	82	132
Telephone	614	479	457	511	601	590	577	704
Water and other public services	223	133	142	141	144	178	215	300
Household operations	547	126	136	198	216	310	419	952
Personal services	295	[4] 35	[4] 69	93	154	174	293	476
Other household expenses	253	91	67	105	63	136	126	476
Housekeeping supplies	488	191	247	249	357	380	445	680
Laundry and cleaning supplies	135	70	108	91	103	122	117	171
Other household products	216	50	83	97	133	150	192	326
Postage and stationery	137	71	56	62	121	108	137	183
Household furnishings and equipment	1,369	411	524	473	677	827	1,266	2,172
Household textiles	112	[4] 41	35	37	65	88	113	160
Furniture	422	150	133	169	206	236	371	689
Floor coverings	86	(5)	[4] 38	[4] 10	[4] 16	52	74	151
Major appliances	200	[4] 83	95	104	123	137	181	297
Small appliances, miscellaneous housewares	87	27	35	34	44	40	70	146
Miscellaneous household equipment	463	111	189	119	223	273	457	730
Apparel and services	2,166	630	878	1,201	917	1,793	2,078	3,111
Men and boys	570	128	192	209	233	386	483	914
Men, 16 and over	400	94	120	114	192	231	360	654
Boys, 2 to 15	170	[4] 34	72	95	41	155	123	260
Women and girls	909	239	320	515	343	916	905	1,226
Women, 16 and over	684	174	212	384	225	746	691	903
Girls, 2 to 15	225	65	108	131	118	169	214	323
Children under 2	77	[4] 36	43	49	49	48	86	105
Footwear	256	[4] 77	156	190	140	174	315	328
Other apparel products and services	354	150	166	238	152	270	288	537
Transportation	6,606	3,254	2,431	3,272	4,255	5,141	7,203	9,042
Vehicle purchases (net outlay)	3,036	[4] 1534	1,008	1,503	2,045	2,299	3,638	4,022
Cars and trucks, new	1,651	[4] 863	[4] 122	[4] 560	1,091	981	1,979	2,412
Cars and trucks, used	1,364	624	886	943	944	1,294	1,620	1,593
Other vehicles	21	[4] 47	(5)	[4] 1	[4] 10	[4] 23	39	17
Gasoline and motor oil	1,193	778	611	683	892	1,057	1,249	1,516

See footnotes at end of table.

Table 25. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$2,077	$844	$689	$914	$1,207	$1,600	$2,038	$3,034
Vehicle finance charges	393	175	105	141	232	270	416	582
Maintenance and repairs	766	405	310	344	444	629	702	1,101
Vehicle insurance	644	186	198	327	368	535	697	897
Vehicle rental, licenses, other charges	274	78	75	101	143	165	223	455
Public transportation	300	98	123	173	111	185	279	470
Health care	1,308	597	686	902	922	1,009	1,302	1,762
Health insurance	423	126	177	268	344	402	446	539
Medical services	614	344	351	448	400	402	587	862
Drugs	186	75	130	137	132	156	192	235
Medical supplies	84	53	27	49	46	50	76	127
Entertainment	2,068	686	561	827	949	1,396	1,675	3,377
Fees and admissions	524	179	137	168	165	322	471	872
Television, radios, sound equipment	588	216	248	376	405	503	522	823
Pets, toys, and playground equipment	353	116	119	200	152	270	360	511
Other entertainment supplies, equipment, and services	604	175	58	83	228	302	323	1,171
Personal care products and services	449	164	244	237	243	362	455	618
Reading	191	76	71	92	110	143	185	280
Education	450	245	134	206	128	260	341	762
Tobacco products and smoking supplies	303	261	311	307	273	349	331	279
Miscellaneous	882	356	284	374	449	724	935	1,258
Cash contributions	908	*319	*103	234	498	585	824	1,482
Personal insurance and pensions	3,858	357	588	1,037	1,557	2,424	3,551	6,498
Life and other personal insurance	450	147	158	171	169	285	470	698
Pensions and Social Security	3,408	210	430	866	1,388	2,139	3,081	5,800
Sources of income and personal taxes: [1]								
Money income before taxes	38,703	949	7,651	12,382	17,429	24,639	34,565	64,834
Wages and salaries	33,309	1,585	3,832	8,674	14,617	21,683	31,683	55,465
Self-employment income	3,420	-1,888	318	1,029	1,069	1,242	1,647	7,178
Social Security, private and government retirement	419	*189	921	524	*501	388	278	406
Interest, dividends, rental income, other property income	512	32	49	87	68	199	293	1,044
Unemployment and workers' compensation, veterans' benefits	232	*101	207	308	323	336	191	197
Public assistance, supplemental security income, food stamps	333	750	1,943	805	311	394	*89	*35
Regular contributions for support	373	*93	251	774	450	353	336	364
Other income	105	*87	131	180	91	44	47	144
Personal taxes	3,596	-8	77	438	830	1,835	3,067	6,690
Federal income taxes	2,867	-53	23	291	683	1,443	2,373	5,390
State and local income taxes	657	2	43	103	239	358	627	1,153
Other taxes	74	*43	*12	44	-92	34	68	148
Income after taxes	35,105	957	7,574	11,943	16,599	22,804	31,498	58,144

See footnotes at end of table.

Table 25. Consumer units with reference person age 35-44 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$4,690	$6,766	-$3,438	$2,831	$805	$618	$1,564	$10,113
Net change in total liabilities	6,150	1,968	248	4,047	3,363	2,417	5,291	10,470
Other money receipts	657	[4] 160	[4] 102	823	375	736	837	714
Mortgage principal paid on owned property	-794	-340	-236	-465	-281	-537	-682	-1,262
Estimated market value of owned home	71,764	31,720	19,788	21,354	23,789	42,243	61,184	120,857
Estimated monthly rental value of owned home	442	212	129	135	182	281	413	706
Gifts of goods and services:								
Clothing, males 2 and over	58	[4] 6	[4] 17	23	15	58	33	92
Clothing, females 2 and over	83	[4] 12	[4] 5	51	43	69	61	129
Clothing, infants less than 2	36	[4] 31	8	20	24	23	51	44
Jewelry and watches	26	[4] 9	[4] 7	[4] 23	15	25	24	35
Small appliances and miscellaneous housewares	17	[4] 5	[4] 3	[4] 8	[4] 8	6	9	33
Household textiles	6	(5)	[4] 3	(5)	(3)	[4] 8	[4] 3	[4] 8
All other gifts	605	212	257	358	230	400	559	924

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 26. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	11,728	567	914	949	862	1,815	1,628	4,995
Consumer unit characteristics:								
Income before taxes [1]	$40,999	$456	$7,576	$12,467	$17,531	$24,737	$34,517	$69,199
Income after taxes [1]	36,967	587	7,468	11,963	16,139	22,852	31,387	61,779
Average number of persons in consumer unit	2.9	2.4	2.5	2.5	2.7	2.8	3.0	3.2
Age of reference person	49.2	49.9	48.8	49.4	49.5	49.1	49.0	49.1
Average number in consumer unit:								
Earners	2.0	1.2	1.1	1.3	1.7	1.9	2.1	2.4
Vehicles	2.7	1.5	1.2	1.4	1.8	2.4	2.8	3.6
Children under 18	.6	.6	.6	.7	.6	.6	.7	.6
Persons 65 and over	(2)	(2)	(2)	(2)	.1	(2)	(2)	(2)
Percent distribution								
Sex of reference person:								
Male	69	49	44	54	55	60	70	85
Female	31	51	56	46	45	40	30	15
Housing tenure:								
Homeowner with mortgage	57	31	17	25	35	52	62	76
Homeowner without mortgage	17	26	25	21	24	17	15	14
Renter	26	43	58	54	41	30	23	10
Race of reference person:								
Black	12	20	22	17	15	15	9	7
White and other	88	80	78	83	85	85	91	93
Education of reference person:								
Elementary (1-8)	8	9	24	23	10	8	6	2
High school (9-12)	47	61	60	54	62	53	47	37
College	44	31	12	22	26	39	47	60
Never attended and other	1	(3)	4	1	2	1	(4)	(3)
At least one vehicle owned	91	72	68	80	85	93	98	98
Average annual expenditures	$35,572	$19,331	$13,181	$16,271	$21,040	$26,330	$33,498	$51,411
Food	5,211	2,991	2,607	3,148	3,882	4,133	5,152	6,814
Food at home	2,848	2,027	1,845	2,129	2,272	2,361	2,986	3,421
Cereals and bakery products	410	296	268	321	344	336	424	490
Cereals and cereal products	139	122	100	123	127	116	141	158
Bakery products	271	175	168	198	217	220	283	332
Meats, poultry, fish, and eggs	765	529	503	575	612	632	840	905
Beef	255	160	135	176	224	198	300	304
Pork	156	121	125	141	123	124	161	183
Other meats	116	56	65	139	84	108	141	127
Poultry	119	74	92	55	81	96	108	155
Fish and seafood	80	72	47	28	62	65	87	99
Eggs	39	47	39	35	37	41	43	38
Dairy products	351	250	241	285	275	319	367	408
Fresh milk and cream	164	154	119	160	145	171	180	170
Other dairy proaucts	187	96	122	126	131	149	187	238
Fruits and vegetables	467	352	317	328	380	382	500	556
Fresh fruits	142	106	115	96	101	115	139	175
Fresh vegetables	143	130	92	111	115	110	154	170
Processed fruits	105	59	70	66	87	90	121	123
Processed vegetables	76	58	39	55	77	66	86	87

See footnotes at end of table.

Table 26. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$855	$599	$517	$619	$661	$693	$855	$1,062
Sugar and other sweets	101	60	79	77	75	83	110	119
Fats and oils	71	61	46	59	73	60	69	82
Miscellaneous foods	355	241	192	253	253	259	382	448
Nonalcoholic beverages	284	210	188	215	238	265	257	340
Food prepared by consumer unit on out-of-town trips	45	[5] 27	[5] 12	[5] 16	21	26	37	73
Food away from home	2,363	964	761	1,019	1,610	1,772	2,165	3,393
Alcoholic beverages	324	279	130	167	117	300	374	414
Housing	10,169	7,235	4,501	5,503	6,673	8,087	9,112	14,089
Shelter	5,612	4,443	2,488	2,976	3,557	4,350	5,063	7,808
Owned dwellings	3,654	2,412	728	880	1,447	2,482	3,086	5,849
Mortgage interest	2,300	1,496	371	487	810	1,306	1,796	3,871
Property taxes	732	403	146	230	297	554	730	1,111
Maintenance, repairs, insurance, other expenses	622	514	211	162	340	621	560	867
Rented dwellings	1,213	1,413	1,633	2,035	1,851	1,472	1,264	737
Other lodging	744	618	127	62	259	395	713	1,222
Utilities, fuels, and public services	2,202	1,750	1,475	1,538	1,773	1,998	2,100	2,693
Natural gas	287	156	223	209	245	239	275	357
Electricity	888	695	584	605	683	787	827	1,112
Fuel oil and other fuels	110	[5] 104	[5] 68	47	92	139	111	123
Telephone	689	613	438	521	597	652	668	811
Water and other public services	227	183	161	156	155	181	219	290
Household operations	357	270	50	93	107	149	214	639
Personal services	79	[5] 37	[5] 6	[5] 12	[5] 17	[5] 37	[5] 18	156
Other household expenses	278	233	44	80	90	111	196	483
Housekeeping supplies	498	216	171	334	401	475	421	655
Laundry and cleaning supplies	138	77	60	109	134	125	143	164
Other household products	211	55	73	135	144	203	161	292
Postage and stationery	149	84	38	89	123	146	117	199
Household furnishings and equipment	1,500	556	316	562	836	1,116	1,313	2,294
Household textiles	144	[5] 20	49	108	70	82	108	227
Furniture	422	171	50	197	338	223	328	678
Floor coverings	124	[5] 3	[5] 6	[5] 43	[5] 67	[5] 73	100	207
Major appliances	191	99	56	41	98	162	194	279
Small appliances, miscellaneous housewares	86	30	27	41	37	43	90	132
Miscellaneous household equipment	534	234	128	131	224	533	493	771
Apparel and services	2,120	799	856	1,147	1,319	1,400	2,164	3,006
Men and boys	538	173	217	313	261	320	472	814
Men, 16 and over	448	137	161	185	240	265	401	687
Boys, 2 to 15	90	[5] 36	[5] 56	[5] 128	[5] 22	54	72	127
Women and girls	898	331	328	487	532	596	927	1,271
Women, 16 and over	784	221	281	384	501	510	817	1,117
Girls, 2 to 15	114	[5] 110	47	104	31	86	110	154
Children under 2	61	[5] 12	[5] 10	40	28	39	119	71
Footwear	270	[5] 107	[5] 127	[5] 193	333	234	324	303
Other apparel products and services	354	176	174	113	164	212	322	547
Transportation	6,835	3,723	2,324	2,495	3,403	4,763	6,924	10,143
Vehicle purchases (net outlay)	3,017	[5] 1,466	772	872	1,073	1,737	3,134	4,774
Cars and trucks, new	1,611	[5] 956	[5] 118	[5] 308	[5] 82	755	1,490	2,821
Cars and trucks, used	1,348	[5] 498	654	549	976	974	1,603	1,841
Other vehicles	58	[5] 12	(4)	[5] 15	[5] 15	[5] 8	[5] 40	112
Gasoline and motor oil	1,283	949	732	723	893	1,113	1,310	1,650

See footnotes at end of table.

Table 26. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income[1]							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$2,147	$1,085	$658	$778	$1,146	$1,619	$2,160	$3,150
Vehicle finance charges	419	[5] 101	101	97	207	263	418	667
Maintenance and repairs	717	293	270	288	503	500	748	1,024
Vehicle insurance	773	550	239	296	338	664	780	1,099
Vehicle rental, licenses, other charges	239	141	48	97	98	193	214	361
Public transportation	387	223	162	122	290	295	321	569
Health care	1,336	1,038	624	774	1,098	1,188	1,344	1,697
Health insurance	451	333	234	271	416	412	501	542
Medical services	559	404	180	212	422	489	470	789
Drugs	227	247	185	194	198	219	280	227
Medical supplies	99	[5] 54	[5] 25	96	62	67	93	138
Entertainment	1,742	808	494	554	779	1,289	1,310	2,769
Fees and admissions	475	234	120	91	237	346	323	777
Television, radios, sound equipment	503	295	215	258	262	369	465	727
Pets, toys, and playground equipment	294	178	104	165	180	324	302	370
Other entertainment supplies, equipment, and services	471	101	55	39	100	250	221	895
Personal care products and services	476	211	199	357	366	323	436	654
Reading	192	119	58	80	138	146	191	272
Education	637	446	72	141	158	258	571	1,098
Tobacco products and smoking supplies	336	263	352	314	345	342	365	332
Miscellaneous	887	714	272	455	421	822	877	1,201
Cash contributions	1,209	[5] 241	[5] 136	[5] 164	619	781	900	2,071
Personal insurance and pensions	4,099	464	556	973	1,722	2,499	3,779	6,850
Life and other personal insurance	456	272	198	175	283	349	436	652
Pensions and Social Security	3,644	192	359	797	1,439	2,150	3,343	6,198
Sources of income and personal taxes: [1]								
Money income before taxes	40,999	456	7,576	12,467	17,531	24,737	34,517	69,199
Wages and salaries	34,072	1,369	3,714	8,570	14,009	20,873	29,962	57,775
Self-employment income	3,928	-1,850	[5] 290	896	1,159	1,414	2,014	7,839
Social Security, private and government retirement	1,155	[5] 306	1,266	1,759	1,073	1,099	712	1,296
Interest, dividends, rental income, other property income	728	-151	253	80	281	213	582	1,350
Unemployment and workers' compensation, veterans' benefits	367	[5] 191	372	327	406	313	583	335
Public assistance, supplemental security income, food stamps	261	512	1,272	559	[5] 318	271	[5] 73	[5] 38
Regular contributions for support	372	[5] 30	[5] 336	[5] 142	[5] 212	514	490	398
Other income	116	[5] 47	[5] 74	[5] 134	[5] 73	[5] 40	102	168
Personal taxes	4,031	-131	108	504	1,392	1,885	3,130	7,420
Federal income taxes	3,191	-179	35	375	1,045	1,383	2,440	5,958
State and local income taxes	760	-9	21	113	313	452	612	1,343
Other taxes	80	[5] 58	[5] 52	16	34	50	79	118
Income after taxes	36,967	587	7,468	11,963	16,139	22,852	31,387	61,779

See footnotes at end of table.

Table 26. Consumer units with reference person age 45-54 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$1,928	-$1,112	-$289	$242	-$25	-$367	$2,174	$4,088
Net change in total liabilities	2,737	-746	405	1,668	420	813	3,223	4,702
Other money receipts	421	[5] 9	[5] 4	[5] 80	300	708	901	370
Mortgage principal paid on owned property	-871	-662	-253	-296	-511	-652	-717	-1,310
Estimated market value of owned home	78,741	54,289	19,174	26,425	37,374	53,192	63,778	123,643
Estimated monthly rental value of owned home	480	297	140	182	276	353	410	723
Gifts of goods and services:								
Clothing, males 2 and over	92	[5] 65	[5] 24	95	104	80	86	109
Clothing, females 2 and over	140	[5] 66	[5] 11	55	59	165	218	161
Clothing, infants less than 2	47	[5] 11	[5] 8	20	16	30	103	53
Jewelry and watches	38	[5] 12	[5] 4	[5] 13	[5] 28	30	37	56
Small appliances and miscellaneous housewares	26	[5] 4	[5] 13	[5] 16	[5] 8	11	24	42
Household textiles	14	[5] 3	[5] 4	[5] 34	[5] 5	[5] 12	[5] 1	21
All other gifts	1,079	596	233	215	405	671	850	1,778

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] No data reported.

[5] Data are likely to have large sampling errors.

Table 27. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	10,121	622	1,293	1,155	1,057	2,023	1,267	2,704
Consumer unit characteristics:								
Income before taxes [1]	$32,327	$2,074	$7,367	$12,372	$17,417	$24,548	$34,528	$70,361
Income after taxes [1]	29,182	2,181	7,217	11,900	16,531	22,849	31,417	61,915
Average number of persons in consumer unit	2.2	1.8	1.8	1.9	2.1	2.1	2.5	2.7
Age of reference person	59.7	60.0	59.9	59.9	60.1	59.9	59.6	59.0
Average number in consumer unit:								
Earners	1.4	.7	.8	.9	1.2	1.3	1.7	2.1
Vehicles	2.3	1.1	1.2	1.7	2.1	2.2	2.6	3.2
Children under 18	.2	.2	.2	.1	.2	.1	.2	.2
Persons 65 and over	.1	(2)	.1	.1	.1	.1	.1	.1
Percent distribution								
Sex of reference person:								
Male	70	34	50	63	62	73	79	87
Female	30	66	50	37	38	27	21	13
Housing tenure:								
Homeowner with mortgage	40	22	21	28	31	37	45	60
Homeowner without mortgage	40	33	35	45	47	46	43	35
Renter	20	45	44	27	23	16	12	6
Race of reference person								
Black	9	24	17	14	8	8	5	3
White and other	91	76	83	86	92	92	95	97
Education of reference person:								
Elementary (1-8)	15	28	26	22	17	13	17	6
High school (9-12)	49	52	50	54	61	62	44	35
College	35	17	21	24	22	25	40	59
Never attended and other	1	3	3	(3)	(3)	(3)	(3)	(3)
At least one vehicle owned	91	63	75	88	96	95	98	98
Average annual expenditures	$27,584	$11,475	$14,336	$16,728	$19,488	$24,238	$31,192	$46,432
Food	4,183	2,391	2,673	2,884	3,375	4,153	4,759	6,046
Food at home	2,513	1,844	1,825	2,070	2,312	2,600	2,766	3,146
Cereals and bakery products	363	238	279	295	344	376	414	444
Cereals and cereal products	119	93	98	108	125	117	138	131
Bakery products	244	145	180	187	219	260	276	313
Meats, poultry, fish, and eggs	687	560	517	609	674	661	750	837
Beef	224	155	159	175	229	236	260	271
Pork	139	125	114	129	150	131	163	149
Other meats	102	79	95	80	75	97	111	131
Poultry	103	83	74	97	96	101	103	130
Fish and seafood	85	94	42	91	94	61	76	119
Eggs	34	25	33	37	29	34	38	37
Dairy products	308	231	226	248	282	336	374	357
Fresh milk and cream	140	128	117	130	134	145	159	147
Other dairy products	168	102	109	118	148	190	214	210
Fruits and vegetables	452	310	325	341	420	471	467	598
Fresh fruits	146	94	102	96	137	146	156	205
Fresh vegetables	146	110	117	115	133	161	143	182
Processed fruits	92	56	68	72	92	98	86	124
Processed vegetables	67	50	38	57	58	66	82	86

See footnotes at end of table.

Table 27. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$704	$505	$478	$577	$592	$756	$762	$911
Sugar and other sweets	91	60	70	62	74	94	101	121
Fats and oils	67	50	58	63	60	70	73	75
Miscellaneous foods	279	204	170	241	232	298	295	372
Nonalcoholic beverages	226	173	170	191	206	246	223	281
Food prepared by consumer unit on out-of-town trips	42	* 19	* 9	20	20	49	70	64
Food away from home	1,670	547	848	814	1,062	1,553	1,992	2,900
Alcoholic beverages	261	86	101	129	158	256	323	458
Housing	7,850	4,368	4,860	5,181	5,704	7,172	8,093	12,472
Shelter	4,104	2,261	2,634	2,643	2,774	3,700	3,958	6,746
Owned dwellings	2,756	1,136	1,236	1,465	1,586	2,499	2,736	5,065
Mortgage interest	1,169	467	415	468	501	872	1,114	2,499
Property taxes	793	402	319	477	520	776	796	1,364
Maintenance, repairs, insurance, other expenses	793	267	501	520	565	851	826	1,202
Rented dwellings	759	1,014	1,224	986	871	797	585	391
Other lodging	589	* 111	174	192	317	404	637	1,290
Utilities, fuels, and public services	1,945	1,317	1,506	1,588	1,797	1,904	2,034	2,499
Natural gas	294	172	206	276	284	284	324	368
Electricity	775	526	612	652	710	796	816	952
Fuel oil and other fuels	131	* 60	115	* 91	98	138	112	185
Telephone	545	409	440	424	513	501	564	715
Water and other public services	200	130	134	145	191	185	217	279
Household operations	294	57	119	86	115	218	225	680
Personal services	45	(1)	* 37	* 5	* 13	* 37	* 34	101
Other household expenses	249	57	83	82	103	181	191	579
Housekeeping supplies	409	205	228	306	392	417	479	574
Laundry and cleaning supplies	114	63	76	90	111	135	140	132
Other household products	169	86	94	107	130	168	173	271
Postage and stationery	126	55	58	109	151	114	166	171
Household furnishings and equipment	1,099	529	373	558	626	934	1,398	1,973
Household textiles	109	* 62	22	68	83	83	136	198
Furniture	260	* 78	69	142	89	277	260	531
Floor coverings	121	* 128	* 3	* 5	* 42	101	294	179
Major appliances	179	* 46	71	132	167	141	224	295
Small appliances, miscellaneous housewares	65	* 42	17	40	40	63	76	112
Miscellaneous household equipment	355	173	191	170	205	269	408	657
Apparel and services	1,476	354	692	744	1,098	1,047	1,595	2,868
Men and boys	394	42	150	155	283	291	342	854
Men, 16 and over	355	* 40	146	129	216	246	297	797
Boys, 2 to 15	39	* 3	* 4	* 25	68	45	46	57
Women and girls	626	229	299	398	483	391	752	1,147
Women, 16 and over	588	198	285	369	457	356	701	1,091
Girls, 2 to 15	38	* 31	15	29	26	36	51	56
Children under 2	39	* 5	17	23	24	35	52	67
Footwear	190	* 33	100	* 92	* 196	174	208	324
Other apparel products and services	228	44	126	78	111	156	240	476
Transportation	5,059	1,386	2,659	2,921	3,074	4,373	6,563	8,552
Vehicle purchases (net outlay)	2,062	* 123	1,164	785	915	1,673	2,933	3,813
Cars and trucks, new	1,207	(1)	* 635	* 50	* 383	701	1,585	2,777
Cars and trucks, used	840	* 123	530	735	529	967	1,340	989
Other vehicles	* 15	(1)	(1)	(1)	* 3	* 6	* 8	* 46
Gasoline and motor oil	1,034	486	627	747	902	1,007	1,289	1,428

See footnotes at end of table.

Table 27. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,656	$675	$730	$1,238	$1,150	$1,502	$1,985	$2,666
Vehicle finance charges	231	110	71	118	127	239	326	375
Maintenance and repairs	622	259	331	649	449	512	682	960
Vehicle insurance	623	242	253	373	473	606	793	987
Vehicle rental, licenses, other charges	179	64	75	99	101	145	184	344
Public transportation	307	102	137	151	107	191	356	645
Health care	1,607	720	1,041	1,423	1,689	1,779	1,743	1,936
Health insurance	614	274	406	598	703	705	602	702
Medical services	569	242	327	447	544	655	634	725
Drugs	336	179	266	314	402	334	373	376
Medical supplies	88	[4] 25	42	64	40	85	133	133
Entertainment	1,255	753	496	895	789	961	1,592	2,134
Fees and admissions	370	102	128	128	158	241	389	822
Television, radios, sound equipment	372	168	209	239	261	364	419	582
Pets, toys, and playground equipment	231	130	118	144	190	192	265	377
Other entertainment supplies, equipment, and services	282	354	42	384	180	164	519	354
Personal care products and services	376	111	189	405	304	315	384	599
Reading	173	56	96	98	119	149	203	293
Education	230	[4] 80	[4] 218	[4] 73	[4] 157	99	187	484
Tobacco products and smoking supplies	298	217	282	276	328	302	337	300
Miscellaneous	674	197	297	551	631	513	680	1,155
Cash contributions	1,105	[4] 243	253	372	622	752	1,347	2,362
Personal insurance and pensions	3,038	514	479	775	1,442	2,365	3,387	6,773
Life and other personal insurance	417	120	181	171	290	449	454	712
Pensions and Social Security	2,621	395	297	604	1,152	1,916	2,934	6,061
Sources of income and personal taxes: [1]								
Money income before taxes	32,327	2,074	7,367	12,372	17,417	24,548	34,528	70,361
Wages and salaries	22,540	639	2,370	5,375	9,581	15,227	24,882	53,996
Self-employment income	2,464	[4] -635	311	558	1,346	1,398	2,064	6,442
Social Security, private and government retirement	4,779	1,126	3,240	5,243	5,151	5,404	5,433	5,237
Interest, dividends, rental income, other property income	1,816	88	328	520	861	1,766	1,547	4,016
Unemployment and workers' compensation, veterans' benefits	295	[4] 88	265	308	271	505	295	203
Public assistance, supplemental security income, food stamps	250	585	771	221	[4] 44	[4] 124	[4] 73	195
Regular contributions for support	88	[4] 141	[4] 55	[4] 111	[4] 97	[4] 77	[4] 172	[4] 48
Other income	94	[4] 42	[4] 27	[4] 36	[4] 66	[4] 48	[4] 61	223
Personal taxes	3,144	-107	150	472	886	1,699	3,110	8,446
Federal income taxes	2,503	-154	114	326	602	1,259	2,417	6,901
State and local income taxes	556	[4] 8	5	106	211	352	623	1,394
Other taxes	86	[4] 38	31	41	73	88	71	152
Income after taxes	29,182	2,181	7,217	11,900	16,531	22,849	31,417	61,915

See footnotes at end of table.

Table 27. Consumer units with reference person age 55-64 by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$3,056	-$1,703	$26	$968	$1,549	$1,587	$4,060	$7,708
Net change in total liabilities	1,507	80	1,178	-196	1,484	352	2,763	3,005
Other money receipts	484	[4] 75	[4] 262	241	123	667	428	819
Mortgage principal paid on owned property	-528	-298	-248	-276	-287	-391	-527	-1,021
Estimated market value of owned home	78,631	41,968	38,902	49,620	52,212	73,648	76,602	133,462
Estimated monthly rental value of owned home	451	227	234	304	352	430	482	709
Gifts of goods and services:								
Clothing, males 2 and over	132	(3)	32	60	56	96	115	312
Clothing, females 2 and over	100	11	38	108	69	103	159	133
Clothing, infants less than 2	33	[4] 3	13	15	20	31	51	58
Jewelry and watches	26	[4] 2	[4] 49	[4] 6	[4] 6	16	20	48
Small appliances and miscellaneous housewares	20	[4] 2	[4] 3	[4] 8	[4] 19	29	20	32
Household textiles	14	(3)	(3)	[4] 9	[4] 17	[4] 14	[4] 15	[4] 27
All other gifts	689	130	299	386	412	566	772	1,309

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 28. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	17,621	1,692	5,209	3,383	2,187	2,438	1,143	1,571
Consumer unit characteristics:								
Income before taxes [1]	$18,746	$3,313	$7,370	$12,299	$17,300	$24,334	$34,515	$68,850
Income after taxes [1]	17,717	3,271	7,257	12,010	16,631	23,462	33,179	61,607
Average number of persons in consumer unit	1.8	1.3	1.4	1.7	2.0	2.2	2.3	2.3
Age of reference person	73.8	75.4	75.8	74.5	72.5	71.8	70.7	71.3
Average number in consumer unit:								
Earners	.5	.2	.2	.3	.5	.7	.9	1.2
Vehicles	1.4	.7	.8	1.4	1.8	2.0	2.3	2.5
Children under 18	.1	(2)	.1	(2)	.1	.1	.1	.1
Persons 65 and over	1.4	1.1	1.2	1.5	1.5	1.5	1.5	1.5
Percent distribution								
Sex of reference person:								
Male	56	28	35	61	69	77	73	83
Female	44	72	65	39	31	23	27	17
Housing tenure:								
Homeowner with mortgage	16	10	10	10	20	22	25	32
Homeowner without mortgage	61	45	59	63	64	67	63	61
Renter	24	44	31	27	16	12	12	7
Race of reference person:								
Black	10	27	13	7	7	7	3	3
White and other	90	73	87	93	93	93	97	97
Education of reference person:								
Elementary (1-8)	29	47	40	31	23	19	10	7
High school (9-12)	44	38	44	47	53	46	41	31
College	25	11	14	19	23	34	49	61
Never attended and other	1	4	2	2	1	(3)	(3)	(3)
At least one vehicle owned	78	53	60	83	91	96	98	97
Average annual expenditures	$18,372	$9,066	$10,258	$16,175	$18,656	$23,109	$29,953	$45,460
Food	2,805	1,506	1,824	2,672	3,132	3,489	4,790	5,504
Food at home	1,868	1,227	1,413	1,840	2,124	2,274	2,781	2,839
Cereals and bakery products	288	189	229	280	341	346	398	414
Cereals and cereal products	99	80	79	99	110	120	132	125
Bakery products	189	109	150	181	231	226	267	289
Meats, poultry, fish, and eggs	494	322	360	478	579	610	746	779
Beef	152	78	108	143	212	198	231	204
Pork	108	77	85	115	107	130	132	181
Other meats	66	47	50	70	75	84	90	86
Poultry	82	64	60	75	92	89	135	147
Fish and seafood	59	37	34	46	65	81	127	123
Eggs	27	19	23	28	28	28	31	38
Dairy products	227	161	183	232	253	267	310	315
Fresh milk and cream	115	94	96	121	123	132	145	136
Other dairy products	113	67	87	111	130	135	165	179
Fruits and vegetables	378	247	288	389	408	444	637	541
Fresh fruits	131	78	95	130	127	167	275	195
Fresh vegetables	114	77	88	118	132	127	185	155
Processed fruits	81	51	64	87	92	91	112	110
Processed vegetables	52	40	41	53	56	59	65	81

See footnotes at end of table.

Table 28. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$481	$308	$353	$461	$544	$607	$690	$791
Sugar and other sweets	66	49	48	59	69	86	117	105
Fats and oils	54	41	42	53	61	63	72	74
Miscellaneous foods	191	110	140	186	221	251	261	316
Nonalcoholic beverages	149	102	117	148	172	178	196	216
Food prepared by consumer unit on out-of-town trips	21	[5] 6	5	14	21	29	45	79
Food away from home	937	280	411	832	1,009	1,215	2,009	2,665
Alcoholic beverages	139	40	46	134	166	173	268	471
Housing	5,846	3,612	3,990	5,468	5,603	6,689	8,239	12,733
Shelter	2,815	1,873	1,904	2,642	2,546	2,959	3,905	6,576
Owned dwellings	1,637	684	949	1,330	1,522	1,983	2,466	4,625
Mortgage interest	333	191	156	205	349	303	673	1,125
Property taxes	615	225	338	567	590	793	917	1,602
Maintenance, repairs, insurance, other expenses	688	267	456	558	583	886	876	1,898
Rented dwellings	859	1,125	853	1,087	733	608	759	739
Other lodging	319	64	102	225	292	368	681	1,212
Utilities, fuels, and public services	1,626	1,165	1,243	1,564	1,762	1,954	2,022	2,555
Natural gas	257	139	206	266	277	315	279	396
Electricity	650	471	485	637	713	773	816	1,023
Fuel oil and other fuels	133	134	105	127	149	151	141	183
Telephone	414	315	323	383	430	489	563	644
Water and other public services	173	107	124	151	194	226	224	308
Household operations	369	133	250	300	257	388	440	1,236
Personal services	71	[5] 9	[5] 97	[5] 81	[5] 24	[5] 41	[5] 98	[5] 125
Other household expenses	297	124	154	218	233	347	342	1,111
Housekeeping supplies	361	182	241	451	362	453	599	526
Laundry and cleaning supplies	81	68	56	76	90	119	126	105
Other household products	151	64	69	268	134	174	232	225
Postage and stationery	129	50	116	107	138	160	240	197
Household furnishings and equipment	674	258	350	511	676	935	1,272	1,839
Household textiles	86	16	32	64	95	174	157	214
Furniture	150	82	63	132	133	184	221	472
Floor coverings	34	[5] 5	[5] 9	33	57	[5] 49	[5] 87	[5] 66
Major appliances	121	83	65	100	140	174	175	241
Small appliances, miscellaneous housewares	45	15	21	47	38	54	102	112
Miscellaneous household equipment	238	58	159	135	213	300	530	734
Apparel and services	825	298	428	694	777	1,187	1,772	2,106
Men and boys	187	35	73	172	239	266	334	519
Men, 16 and over	163	[5] 30	57	139	221	211	317	499
Boys, 2 to 15	24	[5] 5	16	32	18	55	17	21
Women and girls	380	149	225	289	335	584	893	898
Women, 16 and over	359	144	216	274	313	549	839	845
Girls, 2 to 15	21	[5] 4	10	15	22	35	54	53
Children under 2	18	[5] 2	7	15	20	17	36	62
Footwear	117	[5] 50	73	131	96	141	251	250
Other apparel products and services	123	62	50	88	86	179	257	376
Transportation	3,137	1,278	1,141	2,510	3,345	4,711	6,481	7,976
Vehicle purchases (net outlay)	1,369	[5] 562	307	1,038	1,488	2,132	3,299	3,717
Cars and trucks, new	819	[5] 244	[5] 163	574	804	1,180	2,112	2,668
Cars and trucks, used	549	[5] 318	144	464	684	952	1,179	1,049
Other vehicles	[5] 1	(4)	(4)	(4)	(4)	(4)	[5] 8	(4)
Gasoline and motor oil	586	321	299	527	673	841	953	1,171

See footnotes at end of table.

Table 28. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$949	$304	$449	$797	$1,034	$1,398	$1,762	$2,262
Vehicle finance charges	103	26	38	80	98	155	240	275
Maintenance and repairs	374	123	194	315	385	582	734	804
Vehicle insurance	380	130	186	329	452	532	588	917
Vehicle rental, licenses, other charges	92	26	31	73	99	129	201	266
Public transportation	232	91	85	149	150	339	466	826
Health care	2,124	1,175	1,453	2,396	2,506	2,566	2,395	3,471
Health insurance	923	505	723	1,042	1,021	1,199	1,004	1,155
Medical services	673	333	346	820	915	762	826	1,217
Drugs	412	287	324	445	439	509	434	575
Medical supplies	117	50	60	89	131	96	131	524
Entertainment	679	178	283	469	632	946	1,390	2,153
Fees and admissions	217	43	53	115	177	263	483	958
Television, radios, sound equipment	235	85	136	207	274	318	383	510
Pets, toys, and playground equipment	141	40	68	97	114	266	306	331
Other entertainment supplies, equipment, and services	86	11	26	49	67	99	218	354
Personal care products and services	256	139	128	240	323	353	500	491
Reading	136	57	76	112	153	183	227	311
Education	65	[5] 7	[5] 9	67	[5] 43	133	91	222
Tobacco products and smoking supplies	145	83	122	141	146	199	170	196
Miscellaneous	428	420	273	312	420	538	630	914
Cash contributions	1,002	154	338	612	744	1,092	1,361	4,917
Personal insurance and pensions	785	119	148	348	665	852	1,641	3,995
Life and other personal insurance	289	108	115	245	412	297	299	969
Pensions and Social Security	496	11	33	102	254	555	1,342	3,026
Sources of income and personal taxes: [1]								
Money income before taxes	18,746	3,313	7,370	12,299	17,300	24,334	34,515	68,850
Wages and salaries	3,698	99	170	735	2,115	5,204	9,029	21,642
Self-employment income	868	[5] -383	16	113	202	328	1,451	8,011
Social Security, private and government retirement	10,925	3,113	6,514	10,474	13,027	15,441	17,193	20,436
Interest, dividends, rental income, other property income	2,845	130	302	775	1,443	2,943	6,216	18,008
Unemployment and workers' compensation, veterans' benefits	148	[5] 20	103	80	113	137	451	426
Public assistance, supplemental security income, food stamps	178	298	228	63	302	129	[5] 63	[5] 114
Regular contributions for support	58	[5] 6	22	[5] 22	[5] 74	[5] 134	[5] 75	[5] 159
Other income	26	[5] 31	[5] 14	[5] 35	[5] 24	[5] 17	[5] 38	[5] 55
Personal taxes	1,029	42	113	289	668	872	1,337	7,243
Federal income taxes	796	27	81	219	467	690	1,011	5,700
State and local income taxes	169	2	7	26	131	134	192	1,282
Other taxes	64	13	24	43	70	48	134	261
Income after taxes	17,717	3,271	7,257	12,010	16,631	23,462	33,179	61,607

See footnotes at end of table.

Table 28. Consumer units with reference person age 65 and over by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$681	$633	$153	-$1,069	-$787	$1,443	$777	$7,040
Net change in total liabilities	327	53	194	51	827	21	1,132	852
Other money receipts	684	[5] 569	143	156	758	304	424	4,418
Mortgage principal paid on owned property	-180	-62	-114	-111	-203	-229	-377	-424
Estimated market value of owned home	64,747	34,496	40,264	52,404	65,397	77,042	96,574	161,975
Estimated monthly rental value of owned home	382	197	270	326	426	451	548	784
Gifts of goods and services:								
Clothing, males 2 and over	63	[5] 9	34	54	86	110	65	149
Clothing, females 2 and over	69	[5] 11	51	43	67	107	100	211
Clothing, infants less than 2	16	[5] 2	7	15	18	16	30	55
Jewelry and watches	11	[5] 1	2	7	9	29	38	16
Small appliances and miscellaneous housewares	14	[5] 3	6	20	8	12	13	60
Household textiles	11	[5] 2	[5] 6	[5] 11	[5] 10	[5] 17	[5] 27	[5] 20
All other gifts	602	467	264	484	566	970	669	1,628

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] No data reported.

[5] Data are likely to have large sampling errors.

Table 29. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	16,396	1,233	2,201	1,835	1,503	2,803	2,162	1,424	3,233
Consumer unit characteristics:									
Income before taxes [1]	$31,994	$2,595	$7,429	$12,252	$17,476	$24,297	$34,447	$44,443	$77,434
Income after taxes [1]	29,214	2,630	7,310	11,881	16,326	22,681	31,637	40,681	69,089
Average number of persons in consumer unit	2.5	1.6	1.7	2.0	2.3	2.5	2.8	3.1	3.1
Age of reference person	48.5	41.2	59.0	56.4	50.2	46.4	43.4	44.8	45.8
Average number in consumer unit:									
Earners	1.3	.8	.5	.6	1.1	1.4	1.7	2.0	2.2
Vehicles	1.7	.6	.7	.9	1.3	1.7	2.1	2.4	2.7
Children under 18	.6	.2	.4	.4	.5	.7	.8	.8	.7
Persons 65 and over	.3	.3	.6	.7	.5	.3	.2	.2	.1
Percent distribution									
Sex of reference person:									
Male	64	43	40	51	57	65	74	78	82
Female	36	57	60	49	43	35	26	22	18
Housing tenure:									
Homeowner with mortgage	35	6	9	13	18	31	44	56	70
Homeowner without mortgage	25	14	34	30	31	27	22	21	18
Renter	41	80	57	57	50	42	34	23	12
Race of re[illegible]nce person:									
Black	9	22	14	9	12	10	7	5	4
White and other	91	78	86	91	88	90	93	95	96
Education of reference person:									
Elementary (1-8)	10	16	25	21	11	7	4	5	2
High school (9-12)	46	42	52	51	59	53	47	52	28
College	43	41	23	27	30	40	49	44	70
Never attended and other	(2)	1	(2)	2	(2)	(2)	(2)	(2)	(2)
At least one vehicle owned	79	35	50	68	80	88	93	96	97
Average annual expenditures	$28,226	$10,255	$11,787	$16,993	$18,592	$25,009	$31,937	$36,226	$54,223
Food	4,328	1,935	2,143	2,869	3,254	4,238	4,944	5,695	7,285
Food at home	2,404	1,138	1,548	1,937	2,051	2,417	2,790	3,012	3,415
Cereals and bakery products	384	179	238	305	338	380	444	481	561
Cereals and cereal products	127	62	84	126	117	130	140	140	174
Bakery products	257	117	154	179	221	250	304	341	388
Meats, poultry, fish, and eggs	646	291	455	497	558	682	725	786	907
Beef	197	96	135	137	194	242	212	236	253
Pork	109	51	92	86	91	104	130	120	153
Other meats	99	38	71	65	74	93	112	120	166
Poultry	121	55	83	100	98	130	141	158	160
Fish and seafood	88	34	46	81	72	83	97	112	140
Eggs	31	16	27	30	28	31	32	40	35
Dairy products	300	143	185	247	251	311	357	369	420
Fresh milk and cream	139	74	100	129	127	144	174	155	169
Other dairy products	161	69	85	118	125	167	182	215	252
Fruits and vegetables	420	183	294	363	361	426	496	510	568
Fresh fruits	129	51	92	119	102	127	162	165	162
Fresh vegetables	132	55	96	126	112	137	147	150	178
Processed fruits	100	44	71	76	88	98	108	129	145
Processed vegetables	61	33	35	42	59	63	79	66	83

See footnotes at end of table.

Table 29. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other food at home	$653	$342	$376	$526	$542	$617	$769	$865	$959
Sugar and other sweets	81	34	49	65	64	76	94	103	127
Fats and oils	54	28	38	46	45	54	64	63	76
Miscellaneous foods	263	162	152	211	203	245	311	371	380
Nonalcoholic beverages	222	111	133	188	205	222	263	289	299
Food prepared by consumer unit on out-of-town trips	32	[4] 7	[4] 4	[4] 16	25	21	38	39	77
Food away from home	1,923	797	595	932	1,202	1,821	2,154	2,683	3,871
Alcoholic beverages	306	123	106	151	225	299	411	514	483
Housing	9,011	3,788	4,619	6,370	6,600	7,924	9,720	10,498	16,460
Shelter	5,242	2,351	2,649	3,884	3,812	4,652	5,539	5,857	9,589
Owned dwellings	2,901	552	916	1,087	1,267	2,051	2,953	3,865	7,215
Mortgage interest	1,530	[4] 184	256	296	371	952	1,530	2,340	4,297
Property taxes	765	239	367	450	511	556	893	839	1,596
Maintenance, repairs, insurance, other expenses	606	129	293	341	385	543	531	686	1,322
Rented dwellings	1,719	1,620	1,572	2,228	2,244	2,055	2,008	1,423	969
Other lodging	622	180	162	569	301	546	577	569	1,405
Utilities, fuels, and public services	1,840	875	1,232	1,472	1,643	1,751	1,999	2,188	2,741
Natural gas	260	114	215	258	225	242	280	279	356
Electricity	650	258	414	518	563	622	723	782	990
Fuel oil and other fuels	252	105	170	183	250	244	253	380	355
Telephone	536	350	347	424	500	515	581	557	795
Water and other public services	143	48	86	90	104	128	161	189	245
Household operations	407	67	176	215	207	287	404	467	977
Personal services	177	[4] 19	75	80	105	131	220	285	356
Other household expenses	231	48	101	134	102	156	183	182	621
Housekeeping supplies	387	159	193	311	317	355	438	560	617
Laundry and cleaning supplies	110	58	66	100	88	103	127	140	159
Other household products	151	55	62	127	102	131	177	242	252
Postage and stationery	126	46	65	84	126	120	134	178	205
Household furnishings and equipment	1,134	335	369	488	622	879	1,340	1,425	2,537
Household textiles	104	81	23	75	81	80	112	104	217
Furniture	352	58	64	158	193	268	332	355	928
Floor coverings	86	[4] 13	[4] 6	[4] 29	[4] 29	66	145	88	205
Major appliances	162	67	52	84	124	123	173	307	297
Small appliances, miscellaneous housewares	70	21	24	52	46	49	77	106	142
Miscellaneous household equipment	360	95	199	89	148	293	501	465	749
Apparel and services	1,750	604	640	923	913	1,652	2,241	2,394	3,342
Men and boys	437	153	138	213	240	407	475	590	935
Men, 16 and over	355	128	95	145	168	332	388	543	758
Boys, 2 to 15	83	[4] 25	43	67	72	76	86	46	177
Women and girls	732	237	249	456	360	679	978	1,055	1,354
Women, 16 and over	616	213	204	347	306	602	815	862	1,155
Girls, 2 to 15	116	24	45	109	55	78	164	193	199
Children under 2	69	34	19	46	45	64	105	103	108
Footwear	225	[4] 65	128	106	134	252	378	285	304
Other apparel products and services	287	116	105	103	134	249	304	362	640
Transportation	4,890	1,509	1,501	2,612	2,784	4,288	6,411	6,602	9,520
Vehicle purchases (net outlay)	2,059	[4] 644	463	1,210	963	1,767	2,944	2,677	4,066
Cars and trucks, new	1,239	[4] 332	[4] 281	698	579	747	1,871	1,393	2,791
Cars and trucks, used	803	312	182	488	384	1,019	1,052	1,285	1,220
Other vehicles	17	(3)	(3)	[4] 24	(3)	[4] 1	[4] 22	(3)	[4] 56
Gasoline and motor oil	833	328	305	468	584	814	1,026	1,207	1,431

See footnotes at end of table.

Table 29. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,618	$381	$539	$718	$967	$1,366	$1,990	$2,327	$3,302
Vehicle finance charges	250	48	61	87	140	215	339	410	502
Maintenance and repairs	518	144	203	249	323	417	645	737	1,030
Vehicle insurance	645	152	224	315	402	587	781	904	1,267
Vehicle rental, licenses, other charges	204	38	51	68	102	147	225	276	504
Public transportation	380	155	195	215	271	341	450	390	720
Health care	1,285	340	920	1,422	1,314	1,229	1,117	1,538	1,859
Health insurance	440	153	436	600	461	422	385	451	500
Medical services	573	90	287	500	624	545	468	772	978
Drugs	194	65	163	259	175	196	192	208	229
Medical supplies	78	32	34	62	55	66	72	107	152
Entertainment	1,446	453	491	652	770	1,245	1,518	1,705	3,261
Fees and admissions	410	147	123	141	209	307	436	515	980
Television, radios, sound equipment	440	201	192	289	314	470	462	575	749
Pets, toys, and playground equipment	262	51	134	130	145	274	329	341	469
Other entertainment supplies, equipment, and services	334	54	42	92	102	194	291	274	1,062
Personal care products and services	358	173	159	247	243	319	418	482	637
Reading	188	88	94	128	127	170	210	235	331
Education	390	596	230	135	141	195	256	348	961
Tobacco products and smoking supplies	256	127	166	192	249	287	305	334	313
Miscellaneous	617	217	195	367	324	524	734	764	1,276
Cash contributions	637	150	291	383	431	546	577	800	1,345
Personal insurance and pensions	2,763	153	233	542	1,215	2,093	3,075	4,319	7,148
Life and other personal insurance	322	49	80	132	234	307	321	475	683
Pensions and Social Security	2,442	105	154	410	981	1,786	2,754	3,844	6,465
Sources of income and personal taxes: [1]									
Money income before taxes	31,994	2,595	7,429	12,252	17,476	24,297	34,447	44,443	77,434
Wages and salaries	24,010	1,166	1,535	4,518	10,471	17,659	28,139	38,242	61,856
Self-employment income	2,549	[4] -100	[4] 105	312	656	803	1,380	2,091	9,869
Social Security, private and government retirement	3,440	786	4,332	5,890	5,131	3,904	3,203	2,452	1,860
Interest, dividends, rental income, other property income	1,179	78	188	502	465	957	1,045	1,264	3,233
Unemployment and workers' compensation, veterans' benefits	205	[4] 17	168	170	202	242	213	155	309
Public assistance, supplemental security income, food stamps	265	468	932	409	182	203	[4] 17	[4] 25	[4] 18
Regular contributions for support	267	127	103	367	231	432	416	[4] 146	203
Other income	79	54	66	[4] 85	138	97	[4] 34	[4] 68	86
Personal taxes	2,780	-35	119	371	1,150	1,616	2,810	3,762	8,345
Federal income taxes	2,169	-38	84	260	912	1,177	2,069	2,869	6,715
State and local income taxes	600	4	21	106	337	419	726	868	1,578
Other taxes	11	[4] -1	14	6	-98	20	15	25	52
Income after taxes	29,214	2,630	7,310	11,881	16,326	22,681	31,637	40,681	69,089

See footnotes at end of table.

Table 29. Northeastern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$2,626	-$331	$5	-$343	$163	$1,151	$4,002	$4,486	$7,910
Net change in total liabilities	2,378	-112	-199	1,169	100	2,084	2,767	4,921	5,705
Other money receipts	871	[4] 14	70	59	747	781	1,087	878	2,190
Mortgage principal paid on owned property	-479	[4] -50	-125	-261	-204	-379	-493	-585	-1,164
Estimated market value of owned home	84,485	24,881	40,313	45,631	47,161	71,505	83,023	98,667	182,680
Estimated monthly rental value of owned home	437	108	216	248	290	358	447	539	907
Gifts of goods and services:									
Clothing, males 2 and over	71	[4] 12	40	35	53	75	69	74	144
Clothing, females 2 and over	114	[4] 25	43	115	72	144	129	141	175
Clothing, infants less than 2	31	8	8	32	14	26	39	39	62
Jewelry and watçhes	35	[4] 25	[4] 9	[4] 4	16	42	40	46	71
Small appliances and miscellaneous housewares	24	[4] 3	[4] 4	[4] 24	21	14	26	54	39
Household textiles	10	[4] 2	[4] 2	[4] 18	(3)	[4] 7	[4] 3	[4] 9	[4] 26
All other gifts	655	298	215	268	301	584	600	860	1,492

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

Table 30. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	21,009	1,543	3,136	2,568	2,325	3,564	2,972	1,959	2,941
Consumer unit characteristics:									
Income before taxes [1]	$28,453	$2,755	$7,398	$12,394	$17,415	$24,768	$34,539	$44,511	$74,757
Income after taxes [1]	25,977	2,725	7,223	11,998	16,483	23,207	31,829	40,144	65,893
Average number of persons in consumer unit	2.5	1.5	1.9	2.1	2.3	2.7	3.0	3.2	3.3
Age of reference person	46.9	43.5	54.4	50.9	47.3	45.2	43.2	43.6	44.6
Average number in consumer unit:									
Earners	1.4	.7	.6	.9	1.2	1.5	1.8	1.9	2.3
Vehicles	2.2	.9	1.0	1.5	2.0	2.3	2.8	3.0	3.6
Children under 18	.7	.3	.5	.5	.6	.7	1.0	1.0	.9
Persons 65 and over	.3	.3	.5	.5	.4	.3	.2	.2	.1
Percent distribution									
Sex of reference person:									
Male	67	36	36	58	68	73	83	84	87
Female	33	64	64	42	32	27	17	16	13
Housing tenure:									
Homeowner with mortgage	39	9	10	16	26	40	61	62	78
Homeowner without mortgage	26	18	36	34	33	29	20	22	13
Renter	35	73	54	50	42	31	19	16	8
Race of reference person:									
Black	9	16	14	11	7	7	7	7	5
White and other	91	84	86	89	93	93	93	93	95
Education of reference person:									
Elementary (1-8)	10	14	23	17	11	7	5	1	2
High school (9-12)	48	44	50	53	58	53	49	46	29
College	42	41	26	30	31	40	46	52	68
Never attended and other	(2)	1	(2)	1	(2)	(2)	(2)	(2)	(2)
At least one vehicle owned	88	57	69	88	93	95	97	97	98
Average annual expenditures	$25,643	$9,774	$11,756	$15,468	$19,132	$24,030	$30,652	$36,375	$52,539
Food	3,800	1,780	2,108	2,557	3,318	3,738	4,617	4,967	6,636
Food at home	2,156	1,184	1,411	1,692	1,925	2,231	2,617	2,551	3,251
Cereals and bakery products	324	176	227	242	296	333	392	377	488
Cereals and cereal products	113	65	87	97	102	113	141	118	160
Bakery products	211	111	140	145	194	220	251	259	328
Meats, poultry, fish, and eggs	536	317	358	434	488	540	647	622	803
Beef	184	79	114	130	169	185	241	213	298
Pork	121	89	94	102	108	123	153	128	158
Other meats	86	50	56	80	86	87	97	112	115
Poultry	72	47	49	59	69	68	68	87	121
Fish and seafood	49	33	25	38	35	51	61	54	85
Eggs	24	19	20	25	22	25	27	27	27
Dairy products	281	172	179	227	270	277	342	349	410
Fresh milk and cream	135	93	96	127	130	131	156	158	180
Other dairy products	147	79	83	100	139	146	186	191	230
Fruits and vegetables	358	206	255	310	310	347	433	419	526
Fresh fruits	115	57	82	98	96	107	154	134	170
Fresh vegetables	98	67	69	87	82	91	115	115	148
Processed fruits	83	48	61	78	75	80	87	94	128
Processed vegetables	62	35	42	47	57	69	77	76	81

See footnotes at end of table.

Table 30. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other food at home	$657	$313	$393	$479	$562	$733	$803	$784	$1,025
Sugar and other sweets	83	45	51	55	65	94	101	100	129
Fats and oils	54	28	37	49	48	56	66	66	73
Miscellaneous foods	292	117	167	217	266	336	369	330	447
Nonalcoholic beverages	197	108	129	149	167	219	234	236	295
Food prepared by consumer unit on out-of-town trips	31	15	9	9	16	28	34	52	81
Food away from home	1,644	596	696	865	1,393	1,508	2,000	2,416	3,385
Alcoholic beverages	283	134	173	156	262	297	321	364	497
Housing	7,551	3,359	4,113	5,085	5,668	6,861	8,696	9,998	15,114
Shelter	3,929	1,983	2,071	2,519	2,764	3,453	4,453	5,206	8,277
Owned dwellings	2,469	656	722	910	1,235	1,973	3,088	3,794	6,715
Mortgage interest	1,360	352	173	245	471	922	1,812	2,297	4,282
Property taxes	639	195	296	370	431	572	721	896	1,467
Maintenance, repairs, insurance, other expenses	470	109	253	295	333	479	555	601	965
Rented dwellings	1,095	1,178	1,268	1,454	1,372	1,240	902	865	503
Other lodging	365	148	81	155	157	239	463	547	1,059
Utilities, fuels, and public services	1,778	898	1,299	1,491	1,575	1,829	2,026	2,111	2,628
Natural gas	364	157	272	305	328	371	417	444	540
Electricity	665	319	481	562	576	693	764	800	977
Fuel oil and other fuels	78	52	68	82	70	98	77	64	93
Telephone	512	309	379	418	475	520	573	587	750
Water and other public services	159	60	100	124	125	147	196	216	268
Household operations	358	69	184	172	259	282	419	542	846
Personal services	187	[4] 11	105	78	143	167	289	339	315
Other household expenses	172	59	80	94	115	115	130	203	531
Housekeeping supplies	410	155	259	322	355	389	482	476	736
Laundry and cleaning supplies	108	58	59	82	101	118	133	128	163
Other household products	166	36	64	152	141	146	199	212	335
Postage and stationery	137	61	137	88	113	125	150	136	239
Household furnishings and equipment	1,076	255	299	582	715	908	1,316	1,663	2,627
Household textiles	100	18	22	45	64	87	136	157	249
Furniture	288	94	71	123	186	232	288	442	813
Floor coverings	82	[4] 4	15	[4] 41	[4] 36	37	136	161	219
Major appliances	154	46	57	104	125	183	193	221	262
Small appliances, miscellaneous housewares	61	28	22	46	25	55	82	86	129
Miscellaneous household equipment	390	66	113	222	279	313	481	596	955
Apparel and services	1,496	555	716	754	887	1,287	1,715	2,132	3,510
Men and boys	385	145	160	134	208	261	449	612	1,033
Men, 16 and over	310	99	117	107	168	201	358	476	885
Boys, 2 to 15	75	45	43	27	40	61	91	136	148
Women and girls	633	203	346	357	398	630	679	818	1,400
Women, 16 and over	544	186	308	320	353	542	531	666	1,234
Girls, 2 to 15	89	18	37	37	45	88	148	152	166
Children under 2	61	17	23	32	51	60	90	91	113
Footwear	190	83	106	109	92	145	217	335	402
Other apparel products and services	227	107	81	122	138	190	280	278	562
Transportation	4,944	1,572	1,686	2,990	3,768	4,799	6,285	7,721	9,786
Vehicle purchases (net outlay)	2,263	535	595	1,315	1,526	2,147	2,990	3,890	4,679
Cars and trucks, new	1,166	[4] 237	[4] 179	480	696	909	1,454	2,429	2,853
Cars and trucks, used	1,074	297	409	829	819	1,210	1,481	1,436	1,791
Other vehicles	23	[4] 1	[4] 6	[4] 6	[4] 11	[4] 28	55	[4] 25	[4] 35
Gasoline and motor oil	940	437	436	654	846	983	1,167	1,240	1,581

See footnotes at end of table.

Table 30. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,528	$452	$552	$875	$1,294	$1,522	$1,898	$2,320	$2,987
Vehicle finance charges	297	63	58	125	204	285	399	513	665
Maintenance and repairs	557	206	265	358	577	598	587	831	942
Vehicle insurance	485	123	178	302	395	468	651	704	941
Vehicle rental, licenses, other charges	189	61	51	90	119	170	262	273	438
Public transportation	213	147	103	146	101	146	230	270	539
Health care	1,288	577	988	1,335	1,366	1,431	1,316	1,383	1,613
Health insurance	500	207	475	494	572	596	504	489	517
Medical services	480	219	244	521	526	500	498	566	695
Drugs	229	120	223	249	202	260	219	230	269
Medical supplies	79	32	46	72	66	74	94	98	133
Entertainment	1,252	418	470	594	801	1,110	1,506	1,947	2,904
Fees and admissions	342	138	105	127	164	278	431	475	931
Television, radios, sound equipment	415	159	239	268	335	420	464	601	748
Pets, toys, and playground equipment	228	62	89	140	155	232	286	333	462
Other entertainment supplies, equipment, and services	267	59	37	59	146	180	325	538	763
Personal care products and services	347	127	146	252	290	328	392	462	706
Reading	159	54	74	91	132	150	191	232	316
Education	356	506	208	185	136	237	343	403	886
Tobacco products and smoking supplies	278	140	214	231	288	317	349	325	303
Miscellaneous	576	258	252	258	523	609	710	716	1,146
Cash contributions	749	110	294	353	425	693	713	1,095	2,046
Personal insurance and pensions	2,564	185	316	628	1,268	2,174	3,499	4,628	7,076
Life and other personal insurance	328	62	96	107	210	324	487	472	750
Pensions and Social Security	2,236	122	221	521	1,059	1,850	3,012	4,156	6,325
Sources of income and personal taxes: [1]									
Money income before taxes	28,453	2,755	7,398	12,394	17,415	24,768	34,539	44,511	74,757
Wages and salaries	21,685	1,109	2,067	5,707	11,001	17,812	29,264	38,850	61,400
Self-employment income	1,721	[4] -313	129	296	662	1,097	1,520	1,383	7,751
Social Security, private and government retirement	3,210	1,028	3,397	4,784	4,497	4,456	2,395	2,203	1,744
Interest, dividends, rental income, other property income	1,011	56	287	403	637	763	947	1,499	3,149
Unemployment and workers' compensation, veterans' benefits	233	[4] 86	112	205	244	243	228	416	329
Public assistance, supplemental security income, food stamps	297	545	[4] 1,076	515	93	[4] 63	[4] 27	[4] 34	[4] 39
Regular contributions for support	199	159	222	344	190	213	105	[4] 62	248
Other income	97	84	106	140	91	120	53	63	97
Personal taxes	2,476	30	174	396	932	1,561	2,710	4,366	8,864
Federal income taxes	1,840	2	112	251	614	1,103	1,936	3,152	6,928
State and local income taxes	535	13	39	91	241	393	623	1,021	1,716
Other taxes	101	15	24	53	77	65	151	194	220
Income after taxes	25,977	2,725	7,223	11,998	16,483	23,207	31,829	40,144	65,893

See footnotes at end of table.

Table 30. Midwestern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$2,088	-$356	$60	-$856	$1,163	$2,113	$2,338	$3,497	$11,742
Net change in total liabilities	2,444	284	379	437	1,139	2,246	3,017	3,997	7,192
Other money receipts	317	186	97	244	134	257	329	514	759
Mortgage principal paid on owned property	-442	-112	-73	-130	-242	-388	-582	-688	-1,197
Estimated market value of owned home	44,073	18,034	19,851	24,099	29,757	38,050	48,114	60,727	104,451
Estimated monthly rental value of owned home	305	98	154	175	213	274	357	440	657
Gifts of goods and services:									
Clothing, males 2 and over	84	[4] 26	28	33	53	50	69	78	295
Clothing, females 2 and over	75	33	35	50	69	59	82	97	163
Clothing, infants less than 2	25	4	11	11	25	20	38	33	60
Jewelry and watches	24	[4] 7	6	23	15	18	30	28	59
Small appliances and miscellaneous housewares	18	[4] 5	6	10	5	18	18	25	53
Household textiles	10	[4] 2	[4] 5	[4] 3	[4] 12	[4] 9	[4] 7	[4] 11	[4] 29
All other gifts	807	315	271	417	451	388	634	830	1,500

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

Table 31. Southern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	27,185	2,446	4,200	3,401	2,707	4,684	3,408	2,321	4,018
Consumer unit characteristics:									
Income before taxes [1]	$28,499	$2,625	$7,432	$12,241	$17,268	$24,544	$34,190	$44,493	$78,150
Income after taxes [1]	26,062	2,633	7,311	11,784	16,383	23,025	31,376	40,383	69,294
Average number of persons in consumer unit	2.5	1.8	2.1	2.3	2.5	2.6	2.8	3.1	3.1
Age of reference person	47.3	49.9	55.5	50.2	47.0	44.8	42.2	42.5	44.9
Average number in consumer unit:									
Earners	1.3	.7	.6	1.0	1.2	1.5	1.7	1.9	2.1
Vehicles	2.0	1.0	1.0	1.5	1.8	2.1	2.5	2.8	3.0
Children under 18	.7	.4	.6	.6	.7	.7	.8	1.0	.8
Persons 65 and over	.3	.4	.6	.5	.4	.3	.2	.1	.1
Percent distribution									
Sex of reference person:									
Male	65	42	44	59	60	69	75	79	88
Female	35	58	56	41	40	31	25	21	12
Housing tenure:									
Homeowner with mortgage	38	16	15	20	29	36	48	66	77
Homeowner without mortgage	26	27	38	34	32	25	21	15	12
Renter	36	57	47	46	40	38	31	20	11
Race of reference person:									
Black	16	31	26	20	17	16	8	8	6
White and other	84	69	74	80	83	84	92	92	94
Education of reference person:									
Elementary (1-8)	14	28	31	20	14	10	6	2	2
High school (9-12)	42	45	47	50	53	46	41	37	22
College	43	25	19	30	33	44	53	61	76
Never attended and other	1	2	3	1	(2)	(2)	(2)	(2)	(2)
At least one vehicle owned	87	62	66	86	94	96	97	98	97
Average annual expenditures	$25,974	$11,230	$11,612	$17,314	$19,628	$24,662	$31,077	$36,608	$52,637
Food	3,747	2,014	2,157	2,845	3,242	3,659	4,383	5,083	6,273
Food at home	2,160	1,378	1,547	1,956	1,971	2,136	2,443	2,756	3,024
Cereals and bakery products	307	195	234	276	266	296	364	370	432
Cereals and cereal products	110	89	90	102	95	109	123	136	138
Bakery products	196	106	144	174	170	187	241	234	295
Meats, poultry, fish, and eggs	574	365	413	560	584	544	646	673	797
Beef	189	105	127	187	208	175	233	221	256
Pork	122	89	101	123	110	124	128	130	162
Other meats	81	53	53	101	64	78	99	103	103
Poultry	87	54	63	71	88	84	90	107	134
Fish and seafood	64	40	41	44	80	54	65	77	113
Eggs	30	23	28	34	32	30	31	36	29
Dairy products	270	172	208	231	235	277	315	339	363
Fresh milk and cream	135	101	115	134	129	141	147	149	161
Other dairy products	134	71	94	97	106	137	168	190	202
Fruits and vegetables	364	252	267	326	337	361	392	475	496
Fresh fruits	108	78	78	86	98	112	119	133	152
Fresh vegetables	113	82	89	104	113	110	119	133	152
Processed fruits	78	51	56	72	72	74	80	109	112
Processed vegetables	65	42	44	64	55	66	74	90	81

See footnotes at end of table.

Table 31. Southern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
	Complete reporting of income								
Other food at home	$645	$393	$425	$562	$549	$657	$726	$899	$935
Sugar and other sweets	79	50	60	69	64	72	98	118	103
Fats and oils	58	43	45	56	50	61	65	73	68
Miscellaneous foods	281	171	181	238	240	279	314	404	420
Nonalcoholic beverages	204	121	134	186	184	224	218	264	288
Food prepared by consumer unit on out-of-town trips	24	[4] 8	6	13	11	21	30	40	57
Food away from home	1,587	636	610	989	1,271	1,523	1,939	2,326	3,249
Alcoholic beverages	239	116	109	164	209	264	295	286	433
Housing	7,648	4,007	4,023	5,211	5,802	7,112	8,341	10,376	15,423
Shelter	3,994	2,092	1,922	2,451	2,894	3,511	4,418	5,581	8,652
Owned dwellings	2,316	717	732	894	1,240	1,697	2,363	3,906	6,634
Mortgage interest	1,546	402	290	402	610	956	1,725	2,981	4,864
Property taxes	305	108	128	185	204	266	255	379	824
Maintenance, repairs, insurance, other expenses	464	207	314	308	427	475	383	546	946
Rented dwellings	1,267	1,207	1,087	1,359	1,447	1,571	1,544	1,112	792
Other lodging	412	168	103	198	207	243	510	563	1,226
Utilities, fuels, and public services	1,833	1,226	1,352	1,524	1,688	1,808	1,975	2,250	2,733
Natural gas	153	92	137	144	151	135	144	160	242
Electricity	877	543	624	725	787	863	948	1,128	1,342
Fuel oil and other fuels	57	76	62	49	53	56	50	59	53
Telephone	547	388	378	446	535	564	632	633	771
Water and other public services	200	128	151	160	163	189	201	270	325
Household operations	409	102	167	289	236	347	427	613	1,008
Personal services	199	[4] 20	62	156	115	206	276	363	375
Other household expenses	211	82	106	133	122	141	151	250	633
Housekeeping supplies	379	180	183	384	291	414	408	414	683
Laundry and cleaning supplies	105	66	67	82	108	112	129	110	158
Other household products	172	69	71	207	114	177	153	182	359
Postage and stationery	102	46	46	96	69	126	127	122	165
Household furnishings and equipment	1,033	407	399	563	693	1,032	1,114	1,518	2,347
Household textiles	82	28	24	54	81	120	76	70	167
Furniture	303	114	104	167	211	229	386	447	735
Floor coverings	62	[4] 34	[4] 11	[4] 10	[4] 36	63	51	101	179
Major appliances	163	68	72	112	129	164	174	250	321
Small appliances, miscellaneous housewares	57	19	24	33	41	40	57	74	156
Miscellaneous household equipment	365	144	165	186	195	415	370	576	790
Apparel and services	1,443	446	619	909	1,073	1,393	1,911	2,102	2,895
Men and boys	368	99	111	203	270	377	411	570	840
Men, 16 and over	282	80	91	147	229	286	290	407	665
Boys, 2 to 15	86	19	20	56	40	92	121	163	175
Women and girls	562	170	269	361	412	550	829	813	1,027
Women, 16 and over	473	122	238	303	370	464	739	639	839
Girls, 2 to 15	89	48	31	57	42	86	90	174	188
Children under 2	62	18	30	38	43	58	87	113	105
Footwear	187	75	97	156	190	195	257	254	266
Other apparel products and services	264	84	111	151	159	212	326	352	656
Transportation	5,137	1,894	1,880	3,276	4,044	5,504	6,995	7,718	9,334
Vehicle purchases (net outlay)	2,391	714	735	1,451	1,822	2,705	3,433	3,740	4,296
Cars and trucks, new	1,358	[4] 437	304	414	795	1,445	2,140	2,366	2,853
Cars and trucks, used	1,014	275	409	1,018	1,024	1,240	1,280	1,339	1,408
Other vehicles	20	[4] 2	[4] 22	[4] 18	[4] 4	[4] 20	[4] 13	[4] 35	[4] 34
Gasoline and motor oil	1,048	566	537	761	938	1,083	1,332	1,529	1,633

See footnotes at end of table.

Table 31. Southern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,504	$539	$534	$950	$1,165	$1,595	$2,001	$2,240	$2,857
Vehicle finance charges	330	74	78	137	230	335	500	557	697
Maintenance and repairs	530	229	220	400	428	542	671	718	980
Vehicle insurance	488	182	196	327	418	576	615	707	828
Vehicle rental, licenses, other charges	156	54	40	85	89	142	214	257	351
Public transportation	193	75	75	114	119	120	230	209	548
Health care	1,414	872	1,022	1,501	1,370	1,360	1,504	1,958	1,780
Health insurance	558	290	456	619	573	575	574	672	667
Medical services	482	330	255	518	419	437	563	737	661
Drugs	284	206	269	298	315	290	290	270	310
Medical supplies	91	46	43	66	63	58	77	280	141
Entertainment	1,276	509	424	811	793	1,071	1,445	1,672	3,224
Fees and admissions	301	109	80	119	186	208	348	474	846
Television, radios, sound equipment	398	196	201	298	307	368	485	530	757
Pets, toys, and playground equipment	239	79	76	130	171	263	344	337	475
Other entertainment supplies, equipment, and services	339	125	67	264	128	232	268	331	1,148
Personal care products and services	348	142	173	299	310	330	420	505	597
Reading	127	48	56	68	116	114	137	197	270
Education	295	214	73	164	152	176	328	296	892
Tobacco products and smoking supplies	263	184	217	276	273	304	305	247	269
Miscellaneous	609	379	274	400	459	642	796	630	1,168
Cash contributions	918	118	191	429	465	666	1,135	1,057	2,913
Personal insurance and pensions	2,510	289	394	859	1,321	2,065	3,083	4,482	7,167
Life and other personal insurance	374	160	185	270	252	306	429	634	752
Pensions and Social Security	2,136	128	209	589	1,069	1,759	2,653	3,848	6,414
Sources of income and personal taxes: [1]									
Money income before taxes	28,499	2,625	7,432	12,241	17,268	24,544	34,190	44,493	78,150
Wages and salaries	21,787	920	2,287	6,507	10,787	18,760	28,215	37,885	63,995
Self-employment income	1,658	-398	114	388	914	854	1,257	2,166	7,087
Social Security, private and government retirement	3,236	1,247	3,563	4,122	4,151	3,445	2,863	2,236	3,371
Interest, dividends, rental income, other property income	1,005	74	159	309	624	831	1,149	1,289	3,221
Unemployment and workers' compensation, veterans' benefits	184	[4] 68	175	156	151	244	258	177	182
Public assistance, supplemental security income, food stamps	276	462	817	273	342	89	63	[4] 128	[4] 41
Regular contributions for support	277	174	252	395	196	271	309	551	146
Other income	75	78	65	91	102	49	56	61	107
Personal taxes	2,437	-8	121	456	885	1,518	2,814	4,110	8,856
Federal income taxes	2,050	-19	75	351	696	1,243	2,340	3,439	7,616
State and local income taxes	332	-6	18	74	139	248	422	613	1,075
Other taxes	55	17	27	31	50	28	52	58	165
Income after taxes	26,062	2,633	7,311	11,784	16,383	23,025	31,376	40,383	69,294

See footnotes at end of table.

Table 31. Southern region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$3,364	$1,438	-$180	$554	$200	$1,419	$6,493	$4,779	$11,550
Net change in total liabilities	3,367	945	988	1,203	2,843	1,986	5,480	5,055	8,357
Other money receipts	360	72	186	185	358	191	510	632	779
Mortgage principal paid on owned property	-508	-209	-200	-211	-273	-367	-525	-852	-1,371
Estimated market value of owned home	46,235	21,895	24,140	27,924	31,839	36,613	46,853	63,914	109,829
Estimated monthly rental value of owned home	311	151	172	193	235	254	332	455	671
Gifts of goods and services:									
Clothing, males 2 and over	63	23	34	42	62	100	55	60	102
Clothing, females 2 and over	77	20	41	37	55	100	112	125	115
Clothing, infants less than 2	27	11	8	18	22	25	45	39	51
Jewelry and watches	26	[4] 6	20	16	17	23	43	38	39
Small appliances and miscellaneous housewares	16	[4] 2	[4] 6	9	9	10	14	30	47
Household textiles	6	(3)	[4] 2	[4] 9	[4] 7	[4] 8	[4] 7	[4] 9	[4] 8
All other gifts	551	378	231	354	292	472	531	713	1,344

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

able 32. Western region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 986-89

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
umber of consumer units (in thousands)	17,568	1,085	1,994	1,962	1,914	3,112	2,600	1,671	3,229
onsumer unit characteristics:									
Income before taxes [1]	$32,019	$992	$7,537	$12,453	$17,354	$24,645	$34,588	$44,296	$76,823
Income after taxes [1]	29,170	1,076	7,462	12,078	16,361	22,662	31,458	39,907	68,863
Average number of persons in consumer unit	2.6	1.8	1.9	2.2	2.6	2.7	2.9	3.1	3.0
Age of reference person	45.3	41.7	52.4	47.0	45.3	43.5	42.5	42.6	46.4
Average number in consumer unit:									
Earners	1.4	.9	.7	1.0	1.3	1.4	1.7	1.9	2.0
Vehicles	2.2	1.1	1.1	1.5	2.0	2.2	2.6	2.9	3.1
Children under 18	.7	.5	.5	.6	.7	.8	.9	1.0	.8
Persons 65 and over	.3	.2	.4	.4	.4	.3	.2	.2	.2
Percent distribution									
Sex of reference person:									
Male	69	43	41	62	68	68	77	83	85
Female	31	57	59	38	32	32	23	17	15
Housing tenure:									
Homeowner with mortgage	40	18	11	12	25	37	50	62	76
Homeowner without mortgage	16	16	27	23	16	15	10	9	12
Renter	44	66	63	64	59	48	40	29	12
Race of reference person:									
Black	4	5	7	3	4	5	3	3	2
White and other	96	95	93	97	96	95	97	97	98
Education of reference person:									
Elementary (1-8)	8	9	18	17	10	7	4	3	2
High school (9-12)	36	43	47	48	48	39	31	27	20
College	55	47	33	34	41	53	65	71	78
Never attended and other	1	1	2	1	1	1	(2)	(2)	(2)
At least one vehicle owned	91	67	70	85	93	98	97	97	97
verage annual expenditures	$30,793	$13,983	$13,258	$16,956	$21,423	$26,479	$34,813	$40,668	$56,620
Food	4,324	2,357	2,393	3,080	3,320	3,969	4,972	5,394	6,608
Food at home	2,555	1,455	1,590	2,009	2,233	2,410	3,002	3,057	3,460
Cereals and bakery products	370	228	253	307	325	347	429	448	473
Cereals and cereal products	141	93	98	122	129	133	164	171	171
Bakery products	229	136	155	185	197	214	265	277	302
Meats, poultry, fish, and eggs	619	369	360	499	601	565	716	725	841
Beef	211	110	121	173	218	193	246	243	282
Pork	104	67	60	87	98	87	133	116	140
Other meats	89	48	47	72	82	91	104	107	113
Poultry	100	54	58	79	96	86	104	108	158
Fish and seafood	79	68	43	54	73	72	86	108	107
Eggs	37	22	30	34	34	37	43	42	40
Dairy products	327	162	220	275	282	322	394	359	428
Fresh milk and cream	155	81	103	142	146	157	189	172	179
Other dairy products	172	81	117	134	136	165	204	187	249
Fruits and vegetables	442	256	291	346	391	410	538	492	599
Fresh fruits	145	78	101	117	121	138	166	161	203
Fresh vegetables	137	93	91	114	131	128	164	134	186
Processed fruits	99	62	64	70	87	86	135	125	126
Processed vegetables	60	23	35	46	52	58	73	72	84

ee footnotes at end of table.

Table 32. Western region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other food at home	$797	$440	$466	$581	$634	$765	$924	$1,033	$1,119
Sugar and other sweets	93	47	55	68	69	95	115	141	113
Fats and oils	68	33	43	58	66	65	89	80	80
Miscellaneous foods	361	175	196	265	292	352	436	454	506
Nonalcoholic beverages	225	160	151	169	183	207	226	293	323
Food prepared by consumer unit on out-of-town trips	50	24	21	21	23	46	58	66	98
Food away from home	1,769	901	803	1,071	1,087	1,560	1,970	2,337	3,147
Alcoholic beverages	363	237	198	224	230	383	395	390	604
Housing	9,708	5,026	4,824	5,918	6,667	8,513	10,541	12,528	17,369
Shelter	5,975	3,433	3,081	3,738	4,000	5,278	6,307	7,837	10,589
Owned dwellings	3,367	1,371	864	1,022	1,285	2,381	3,399	5,205	8,217
Mortgage interest	2,286	881	350	389	808	1,413	2,546	3,836	5,813
Property taxes	526	216	165	301	227	452	438	740	1,200
Maintenance, repairs, insurance, other expenses	555	273	350	332	250	516	415	630	1,204
Rented dwellings	2,124	1,886	2,087	2,511	2,523	2,553	2,411	1,940	1,206
Other lodging	484	176	129	205	192	344	497	691	1,166
Utilities, fuels, and public services	1,591	927	994	1,136	1,402	1,548	1,715	1,966	2,321
Natural gas	203	108	141	162	166	185	202	263	307
Electricity	577	338	368	436	512	553	613	674	855
Fuel oil and other fuels	31	[3] 17	24	18	18	31	33	33	51
Telephone	585	355	367	424	562	597	655	728	770
Water and other public services	195	110	93	96	144	183	213	268	337
Household operations	529	191	184	180	218	452	551	612	1,267
Personal services	247	[3] 26	79	70	89	237	358	323	505
Other household expenses	283	165	105	110	129	215	193	288	762
Housekeeping supplies	417	172	201	274	354	370	449	503	703
Laundry and cleaning supplies	115	53	67	83	89	111	128	129	180
Other household products	167	49	76	104	118	125	171	228	317
Postage and stationery	135	70	58	88	147	133	150	146	205
Household furnishings and equipment	1,196	302	364	589	693	865	1,520	1,611	2,489
Household textiles	131	[3] 35	47	48	93	73	178	178	277
Furniture	352	65	96	231	204	276	468	466	687
Floor coverings	63	[3] 5	[3] 18	[3] 11	[3] 40	59	49	106	145
Major appliances	162	[3] 54	79	106	120	119	231	165	294
Small appliances, miscellaneous housewares	74	41	18	40	40	39	82	87	179
Miscellaneous household equipment	414	101	106	155	196	298	511	609	907
Apparel and services	1,707	580	752	1,022	1,209	1,443	1,846	2,246	3,153
Men and boys	443	86	167	268	287	283	411	687	933
Men, 16 and over	366	60	131	217	252	215	350	561	785
Boys, 2 to 15	77	[3] 26	36	51	35	68	61	126	149
Women and girls	678	274	323	341	493	609	798	816	1,221
Women, 16 and over	574	255	291	289	439	527	695	638	1,009
Girls, 2 to 15	104	20	32	52	54	82	103	178	212
Children under 2	95	[3] 38	50	55	63	91	158	104	136
Footwear	202	[3] 63	80	169	208	175	211	303	282
Other apparel products and services	289	119	132	189	159	284	268	336	581
Transportation	5,938	2,738	2,051	2,922	4,463	5,326	7,511	8,061	10,327
Vehicle purchases (net outlay)	2,745	1,254	852	1,123	2,255	2,239	3,735	4,004	4,732
Cars and trucks, new	1,494	[3] 247	[3] 222	[3] 447	1,059	1,345	1,566	2,393	3,210
Cars and trucks, used	1,211	965	628	656	1,189	830	2,138	1,580	1,434
Other vehicles	41	[3] 41	[3] 3	[3] 20	[3] 6	63	[3] 31	[3] 30	[3] 88
Gasoline and motor oil	971	596	442	642	620	983	1,152	1,231	1,419

See footnotes at end of table.

Table 32. Western region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Other vehicle expenses	$1,860	$724	$614	$993	$1,229	$1,742	$2,296	$2,476	$3,337
Vehicle finance charges	288	79	53	103	172	271	422	435	519
Maintenance and repairs	718	292	280	435	470	685	845	916	1,256
Vehicle insurance	624	275	218	354	466	613	733	809	1,079
Vehicle rental, licenses, other charges	230	77	62	101	121	173	296	317	483
Public transportation	362	165	143	163	158	362	329	351	839
Health care	1,372	577	973	986	1,297	1,349	1,451	1,502	2,050
Health insurance	499	218	372	404	479	541	548	580	619
Medical services	593	217	373	356	541	555	596	577	1,075
Drugs	203	109	186	164	205	189	214	259	240
Medical supplies	76	32	42	63	72	64	92	87	116
Entertainment	1,682	687	485	711	926	1,398	1,805	2,389	3,595
Fees and admissions	442	184	118	156	199	389	405	664	1,012
Television, radios, sound equipment	485	190	185	304	377	426	560	627	858
Pets, toys, and playground equipment	290	162	102	145	187	303	366	379	482
Other entertainment supplies, equipment, and services	465	150	79	105	164	260	474	719	1,243
Personal care products and services	407	149	181	279	342	350	465	495	689
Reading	169	71	78	106	112	149	193	228	299
Education	313	513	264	145	105	201	281	342	618
Tobacco products and smoking supplies	209	122	190	190	192	223	242	215	225
Miscellaneous	774	309	284	403	485	639	858	1,071	1,524
Cash contributions	977	[3] 236	273	238	671	584	856	1,380	2,557
Personal insurance and pensions	2,851	381	312	733	1,403	1,951	3,397	4,429	7,003
Life and other personal insurance	304	69	51	99	287	177	270	445	750
Pensions and Social Security	2,547	312	262	635	1,116	1,774	3,127	3,984	6,253
Sources of income and personal taxes: [1]									
Money income before taxes	32,019	992	7,537	12,453	17,354	24,645	34,588	44,296	76,823
Wages and salaries	23,267	1,480	2,596	6,637	11,744	18,186	28,523	36,722	53,983
Self-employment income	3,126	-1,728	221	645	824	1,253	2,156	2,479	12,341
Social Security, private and government retirement	3,033	800	2,929	3,646	3,404	2,969	2,000	3,295	4,012
Interest, dividends, rental income, other property income	1,449	-134	209	359	424	1,050	1,027	1,015	4,963
Unemployment and workers' compensation, veterans' benefits	291	[3] 25	200	256	300	366	443	420	189
Public assistance, supplemental security income, food stamps	366	316	1,111	583	311	401	149	[3] 29	[3] 137
Regular contributions for support	326	124	139	223	243	332	209	250	748
Other income	163	[3] 109	130	104	103	88	81	86	449
Personal taxes	2,849	-84	74	376	993	1,983	3,131	4,389	7,960
Federal income taxes	2,244	-154	55	295	746	1,539	2,527	3,465	6,290
State and local income taxes	547	10	12	65	231	403	566	885	1,490
Other taxes	58	[3] 60	[3] 7	16	16	41	37	39	181
ncome after taxes	29,170	1,076	7,462	12,078	16,361	22,662	31,458	39,907	68,863

ee footnotes at end of table.

Table 32. Western region by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income								
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Addenda:									
Net change in total assets	$5,233	$3,366	-$804	$2,900	$1,729	$2,379	$3,190	$6,062	$17,052
Net change in total liabilities	6,059	-196	413	1,995	3,855	2,799	6,540	11,065	15,585
Other money receipts	432	[3] 766	99	519	204	687	288	126	635
Mortgage principal paid on owned property	-534	-244	-114	-155	-230	-387	-555	-815	-1,279
Estimated market value of owned home	70,909	35,021	31,996	32,477	36,781	48,722	63,632	90,961	167,441
Estimated monthly rental value of owned home	428	214	212	201	263	334	425	567	890
Gifts of goods and services:									
Clothing, males 2 and over	67	[3] 18	33	66	59	49	62	79	118
Clothing, females 2 and over	82	[3] 10	29	37	59	73	100	132	142
Clothing, infants less than 2	43	[3] 15	13	24	16	31	98	38	72
Jewelry and watches	22	[3] 17	[3] 4	17	17	34	13	20	38
Small appliances and miscellaneous housewares	15	[3] 11	[3] 4	[3] 5	6	7	16	21	36
Household textiles	11	[3] 2	[3] 4	[3] 4	[3] 1	[3] 12	[3] 8	[3] 20	[3] 23
All other gifts	661	198	322	296	448	779	608	754	1,233

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 33. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	23,444	4,081	6,079	3,712	2,466	3,511	1,802	1,793
Consumer unit characteristics:								
Income before taxes [1]	$17,022	$2,900	$7,189	$12,187	$17,166	$23,965	$33,576	$62,096
Income after taxes [1]	15,414	2,915	6,991	11,527	15,731	21,711	29,463	53,593
Average number of persons in consumer unit	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Age of reference person	49.0	44.9	61.3	49.8	42.8	42.2	41.2	43.8
Average number in consumer unit:								
Earners	.7	.6	.4	.7	.8	.9	.9	.9
Vehicles	1.0	.6	.8	1.0	1.2	1.3	1.5	1.6
Children under 18	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Persons 65 and over	.3	.3	.6	.3	.2	.1	.1	.1
Percent distribution								
Sex of reference person:								
Male	45	40	34	43	46	51	59	72
Female	55	60	66	57	54	49	41	28
Housing tenure:								
Homeowner with mortgage	17	6	8	9	14	25	38	49
Homeowner without mortgage	24	20	38	26	19	17	11	13
Renter	60	74	54	65	67	58	51	38
Race of reference person:								
Black	11	18	11	10	8	10	8	5
White [illegible] other	89	82	89	90	92	90	92	95
Education of reference person:								
Elementary (1-8)	13	18	24	12	5	3	2	1
High school (9-12)	37	37	44	44	47	33	21	15
College	49	44	31	43	48	64	76	83
Never attended and other	1	1	1	1	(2)	(2)	(2)	(2)
At least one vehicle owned	73	51	60	79	88	89	90	91
Average annual expenditures'	$16,614	$8,306	$10,363	$14,066	$16,737	$22,045	$26,939	$41,029
Food	2,201	1,428	1,633	2,196	2,286	2,838	2,911	3,917
Food at home	1,091	804	1,037	1,193	1,149	1,200	1,172	1,326
Cereals and bakery products	164	124	168	169	171	165	167	207
Cereals and cereal products	53	45	57	58	56	53	52	44
Bakery products	111	79	112	111	115	112	115	163
Meats, poultry, fish, and eggs	249	194	239	264	262	264	273	302
Beef	72	49	69	77	84	77	88	83
Pork	45	44	48	50	40	46	45	35
Other meats	39	29	36	40	40	46	50	44
Poultry	43	32	43	44	50	41	38	57
Fish and seafood	35	26	26	37	33	41	39	67
Eggs	15	13	17	16	14	13	12	15
Dairy products	141	111	136	149	154	158	148	148
Fresh milk and cream	66	61	71	76	68	63	61	50
Other dairy products	74	51	65	72	86	95	87	97
Fruits and vegetables	204	144	210	225	203	219	211	235
Fresh fruits	67	42	68	76	61	78	63	89
Fresh vegetables	62	46	64	71	66	63	60	67
Processed fruits	47	37	50	47	44	49	54	50
Processed vegetables	28	19	28	31	33	29	34	29

See footnotes at end of table.

Table 33. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$334	$231	$284	$386	$359	$394	$372	$435
Sugar and other sweets	37	29	36	36	37	45	35	49
Fats and oils	27	22	27	32	28	25	30	26
Miscellaneous foods	139	83	117	181	170	163	153	152
Nonalcoholic beverages	114	87	97	125	113	142	122	146
Food prepared by consumer unit on out-of-town trips	16	9	7	12	10	18	33	61
Food away from home	1,110	623	596	1,003	1,136	1,638	1,740	2,591
Alcoholic beverages	287	104	151	243	314	507	441	647
Housing	5,507	3,014	3,793	4,716	5,591	6,733	8,782	12,858
Shelter	3,416	1,830	2,140	2,820	3,483	4,223	5,681	8,642
Owned dwellings	1,221	409	683	682	957	1,500	2,285	4,750
Mortgage interest	625	166	177	201	357	754	1,601	3,202
Property taxes	274	118	191	248	319	318	344	745
Maintenance, repairs, insurance, other expenses	321	125	315	233	282	427	340	803
Rented dwellings	1,923	1,288	1,342	2,011	2,372	2,439	2,789	2,659
Other lodging	273	133	114	127	153	285	607	1,234
Utilities, fuels, and public services	1,130	764	1,025	1,052	1,174	1,298	1,515	1,701
Natural gas	151	86	157	156	167	152	209	181
Electricity	413	269	381	405	420	474	522	633
Fuel oil and other fuels	61	47	72	48	61	71	52	76
Telephone	416	301	324	361	455	500	629	666
Water and other public services	89	61	92	82	71	101	105	146
Household operations	202	62	174	183	173	184	219	712
Personal services	45	[4] 3	[4] 54	[4] 68	[4] 40	[4] 8	[4] 53	[4] 128
Other household expenses	157	59	121	115	134	175	165	585
Housekeeping supplies	205	125	144	251	213	255	247	361
Laundry and cleaning supplies	48	43	37	55	49	51	64	57
Other household products	76	45	45	111	73	93	86	151
Postage and stationery	81	37	62	85	90	111	97	153
Household furnishings and equipment	554	233	309	409	549	773	1,120	1,441
Household textiles	45	32	19	57	58	51	90	66
Furniture	168	64	74	100	184	222	435	469
Floor coverings	29	[4] 3	[4] 10	[4] 17	[4] 30	53	[4] 37	123
Major appliances	80	48	49	70	94	70	150	210
Small appliances, miscellaneous housewares	33	19	21	26	31	41	73	68
Miscellaneous household equipment	200	67	136	140	153	336	335	504
Apparel and services	950	357	547	664	822	1,607	1,708	2,419
Men and boys	217	91	106	148	193	278	406	776
Men, 16 and over	205	88	94	143	177	264	373	761
Boys, 2 to 15	12	[4] 3	12	[4] 5	[4] 16	14	33	[4] 15
Women and girls	403	143	250	283	320	831	683	761
Women, 16 and over	390	141	242	269	313	816	662	719
Girls, 2 to 15	13	[4] 2	8	14	7	16	20	42
Children under 2	11	6	7	14	9	17	27	13
Footwear	120	40	87	88	111	207	217	231
Other apparel products and services	198	77	97	131	189	273	375	639
Transportation	2,844	1,202	1,440	2,553	3,232	4,393	4,599	6,619
Vehicle purchases (net outlay)	1,132	380	511	1,116	1,312	1,883	1,734	2,659
Cars and trucks, new	703	[4] 202	232	553	865	1,325	891	2,126
Cars and trucks, used	417	176	278	531	445	530	829	533
Other vehicles	11	[4] 2	[4] 1	[4] 33	[4] 2	[4] 28	[4] 14	(3)
Gasoline and motor oil	538	369	344	523	630	725	761	897

See footnotes at end of table.

Table 33. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$931	$346	$460	$751	$1,139	$1,422	$1,716	$2,205
Vehicle finance charges	142	34	37	102	199	229	361	359
Maintenance and repairs	356	152	215	290	427	516	558	827
Vehicle insurance	314	120	164	279	415	499	556	600
Vehicle rental, licenses, other charges	118	39	44	79	99	178	241	420
Public transportation	242	107	125	163	151	363	388	857
Health care	879	557	1,001	960	952	765	857	1,175
Health insurance	344	187	469	370	309	283	337	400
Medical services	341	230	287	381	477	311	360	543
Drugs	147	109	201	155	110	122	110	164
Medical supplies	47	32	44	53	57	49	49	67
Entertainment	809	430	407	687	699	1,073	1,223	2,505
Fees and admissions	248	120	102	158	207	374	418	856
Television, radios, sound equipment	291	168	178	272	303	367	434	678
Pets, toys, and playground equipment	108	41	76	99	89	156	204	223
Other entertainment supplies, equipment, and services	163	101	51	157	100	177	166	747
Personal care products and services	218	122	143	206	247	318	304	407
Reading	113	53	73	98	116	144	200	266
Education	252	491	207	165	131	203	174	388
Tobacco products and smoking supplies	155	99	138	172	180	191	189	159
Miscellaneous	412	182	251	346	389	491	902	1,014
Cash contributions	661	114	317	396	460	662	1,421	3,138
Personal insurance and pensions	1,326	153	262	664	1,318	2,120	3,227	5,517
Life and other personal insurance	127	53	77	81	103	160	241	419
Pensions and Social Security	1,199	101	185	583	1,215	1,960	2,986	5,098
Sources of income and personal taxes: [1]								
Money income before taxes	17,022	2,900	7,189	12,187	17,166	23,965	33,576	62,096
Wages and salaries	11,292	1,053	1,762	6,636	12,756	18,688	28,426	42,843
Self-employment income	1,056	-53	133	344	515	1,069	1,297	8,668
Social Security, private and government retirement	2,875	1,209	4,290	3,799	2,528	2,428	2,228	1,962
Interest, dividends, rental income, other property income	1,151	46	323	623	869	1,265	1,386	7,495
Unemployment and workers' compensation, veterans' benefits	105	58	115	213	108	61	70	[4] 66
Public assistance, supplemental security income, food stamps	129	308	256	[4] 23	[4] 12	[4] 4	[4] 2	[4] 37
Regular contributions for support	298	189	213	417	277	339	[4] 132	[4] 697
Other income	117	90	97	131	102	111	35	331
Personal taxes	1,608	-14	198	661	1,435	2,255	4,113	8,503
Federal income taxes	1,279	-32	147	520	1,142	1,816	3,286	6,798
State and local income taxes	291	3	28	124	271	420	789	1,457
Other taxes	38	14	24	17	22	19	38	248
Income after taxes	15,414	2,915	6,991	11,527	15,731	21,711	29,463	53,593

See footnotes at end of table.

Table 33. Consumer units of one person by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$1,345	$1,257	-$82	$853	-$228	$311	$4,265	$8,660
Net change in total liabilities	1,113	70	486	860	997	141	4,995	4,298
Other money receipts	372	311	184	305	676	559	261	615
Mortgage principal paid on owned property	-192	-52	-96	-94	-141	-284	-412	-707
Estimated market value of owned home	31,544	15,788	27,147	23,603	23,509	36,895	42,412	88,419
Estimated monthly rental value of owned home	202	99	181	152	166	228	297	518
Gifts of goods and services:								
Clothing, males 2 and over	53	16	40	46	56	50	89	161
Clothing, females 2 and over	74	19	50	56	64	129	114	179
Clothing, infants less than 2	11	6	7	14	9	17	27	13
Jewelry and watches	48	16	19	26	35	73	81	207
Small appliances and miscellaneous housewares	11	5	5	8	11	15	33	23
Household textiles	3	[4] 1	[4] 2	[4] 8	[4] 2	[4] 1	([3])	[4] 14
All other gifts	533	300	297	376	572	522	725	1,970

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 34. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	58,714	2,226	5,453	6,054	5,983	10,653	9,341	19,004
Consumer unit characteristics:								
Income before taxes [1]	$35,094	$1,398	$7,720	$12,411	$17,447	$24,774	$34,590	$65,710
Income after taxes [1]	32,093	1,420	7,673	12,157	16,669	23,323	31,972	58,876
Average number of persons in consumer unit	3.2	2.9	3.0	2.9	3.0	3.2	3.2	3.3
Age of reference person	46.2	45.8	48.7	51.5	49.1	45.8	43.1	44.7
Average number in consumer unit:								
Earners	1.7	1.1	.9	1.1	1.3	1.6	1.9	2.2
Vehicles	2.4	1.3	1.2	1.6	2.1	2.4	2.7	3.1
Children under 18	1.0	1.0	1.1	.9	.9	1.0	1.0	.9
Persons 65 and over	.3	.3	.5	.6	.5	.4	.2	.1
Percent distribution								
Sex of reference person:								
Male	74	44	48	67	71	75	81	85
Female	26	56	52	33	29	25	19	15
Housing tenure:								
Homeowner with mortgage	47	25	16	20	29	40	54	73
Homeowner without mortgage	23	20	31	35	32	26	20	15
Renter	30	55	53	45	38	33	27	12
Race of reference person:								
Black	10	27	24	14	11	10	6	5
White and other	90	73	76	86	89	90	94	95
Education of reference person:								
Elementary (1-8)	10	19	27	22	14	10	5	2
High school (9-12)	45	57	54	54	57	52	46	31
College	43	22	16	22	28	37	49	66
Never attended and other	1	2	3	1	1	(2)	(2)	(2)
At least one vehicle owned	92	67	69	85	92	96	98	98
Average annual expenditures	$31,673	$16,294	$13,847	$18,307	$20,973	$25,938	$32,950	$48,678
Food	4,724	2,997	2,866	3,255	3,717	4,205	5,008	6,341
Food at home	2,776	2,169	2,119	2,314	2,424	2,641	2,950	3,264
Cereals and bakery products	411	313	320	345	357	390	444	479
Cereals and cereal products	148	138	130	141	132	142	155	162
Bakery products	263	175	190	204	225	248	289	317
Meats, poultry, fish, and eggs	725	599	596	644	690	680	749	824
Beef	243	183	193	209	249	234	258	270
Pork	144	142	144	134	131	135	151	153
Other meats	107	85	81	107	91	100	112	124
Poultry	113	89	87	94	103	105	110	138
Fish and seafood	82	66	53	60	80	70	82	104
Eggs	36	33	38	40	36	36	36	35
Dairy products	352	261	276	299	302	340	383	405
Fresh milk and cream	170	145	147	167	161	169	183	177
Other dairy products	182	116	128	133	141	170	200	228
Fruits and vegetables	465	379	352	398	411	435	501	542
Fresh fruits	144	112	109	118	122	133	163	168
Fresh vegetables	141	125	112	126	128	131	147	160
Processed fruits	105	75	76	90	95	94	108	128
Processed vegetables	76	66	55	63	65	77	83	86

See footnotes at end of table.

Table 34. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$823	$618	$576	$628	$663	$796	$872	$1,014
Sugar and other sweets	102	74	77	81	78	97	113	122
Fats and oils	71	58	59	65	63	71	77	77
Miscellaneous foods	361	285	246	265	287	352	389	446
Nonalcoholic beverages	250	182	182	201	215	245	253	302
Food prepared by consumer unit on out-of-town trips	40	19	11	15	21	32	41	68
Food away from home	1,948	828	746	940	1,293	1,565	2,059	3,077
Alcoholic beverages	291	200	127	131	193	235	334	436
Housing	9,467	5,753	4,873	6,035	6,315	7,780	9,293	14,316
Shelter	5,143	3,293	2,482	3,105	3,185	4,073	4,971	8,072
Owned dwellings	3,286	1,466	903	1,131	1,376	2,147	3,034	6,233
Mortgage interest	2,064	912	357	422	663	1,144	1,960	4,221
Property taxes	632	275	264	343	329	482	584	1,073
Maintenance, repairs, insurance, other expenses	590	278	282	366	383	522	489	939
Rented dwellings	1,326	1,598	1,467	1,636	1,581	1,588	1,448	867
Other lodging	531	229	112	338	229	338	488	972
Utilities, fuels, and public services	2,024	1,506	1,507	1,658	1,753	1,892	2,013	2,514
Natural gas	275	168	225	245	237	251	266	340
Electricity	833	633	634	695	712	781	826	1,027
Fuel oil and other fuels	109	100	84	94	95	107	100	133
Telephone	595	456	422	472	544	567	609	726
Water and other public services	212	150	141	151	165	186	212	288
Household operations	509	176	179	247	258	394	494	878
Personal services	264	46	107	126	146	247	333	391
Other household expenses	245	131	72	120	112	147	161	486
Housekeeping supplies	474	247	290	377	376	433	475	631
Laundry and cleaning supplies	133	92	99	103	119	133	140	158
Other household products	201	74	96	181	140	169	189	292
Postage and stationery	140	81	95	93	117	132	147	181
Household furnishings and equipment	1,317	530	415	649	743	988	1,340	2,222
Household textiles	124	43	36	52	89	109	127	199
Furniture	380	137	100	207	206	257	356	679
Floor coverings	89	[3] 46	16	25	38	57	102	163
Major appliances	193	82	83	124	138	178	200	280
Small appliances, miscellaneous housewares	77	35	24	51	40	47	73	134
Miscellaneous household equipment	454	187	158	190	233	341	482	766
Apparel and services	1,824	823	822	1,036	1,120	1,362	1,955	2,869
Men and boys	477	169	179	234	280	351	439	816
Men, 16 and over	368	97	120	158	222	255	336	655
Boys, 2 to 15	109	72	59	76	57	97	103	161
Women and girls	733	317	349	427	459	530	842	1,122
Women, 16 and over	601	232	282	339	395	423	700	925
Girls, 2 to 15	132	85	67	88	65	107	142	198
Children under 2	94	56	57	58	68	84	122	120
Footwear	230	134	122	167	181	182	272	309
Other apparel products and services	291	147	115	149	132	215	280	502
Transportation	6,154	3,140	2,170	3,286	4,086	5,265	7,239	9,178
Vehicle purchases (net outlay)	2,861	1,427	837	1,419	1,840	2,406	3,591	4,288
Cars and trucks, new	1,558	[3] 579	274	454	758	1,092	1,941	2,719
Cars and trucks, used	1,274	829	543	959	1,075	1,286	1,617	1,522
Other vehicles	29	[3] 19	[3] 21	[3] 6	[3] 7	28	33	47
Gasoline and motor oil	1,130	720	565	735	902	1,068	1,269	1,503

See footnotes at end of table.

Table 34. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,880	$838	$659	$988	$1,194	$1,612	$2,101	$2,890
Vehicle finance charges	358	127	96	128	191	303	436	580
Maintenance and repairs	662	340	268	419	471	580	706	972
Vehicle insurance	641	284	241	351	422	579	709	961
Vehicle rental, licenses, other charges	218	88	54	91	110	150	250	377
Public transportation	283	155	109	144	149	178	278	497
Health care	1,535	805	968	1,571	1,505	1,543	1,463	1,809
Health insurance	572	310	414	643	624	628	547	591
Medical services	596	248	268	545	527	562	569	802
Drugs	270	199	246	309	287	282	256	267
Medical supplies	96	47	40	74	67	71	90	150
Entertainment	1,624	641	516	715	872	1,225	1,622	2,804
Fees and admissions	410	167	101	117	179	255	397	785
Television, radios, sound equipment	484	221	238	300	343	429	503	710
Pets, toys, and playground equipment	310	157	115	158	199	303	354	447
Other entertainment supplies, equipment, and services	420	96	61	140	151	237	367	862
Personal care products and services	420	187	189	313	323	336	443	609
Reading	173	76	70	90	124	141	174	274
Education	366	265	135	157	137	200	331	691
Tobacco products and smoking supplies	294	246	273	268	285	317	324	288
Miscellaneous	727	531	258	364	486	649	753	1,106
Cash contributions	899	195	180	342	509	621	739	1,723
Personal insurance and pensions	3,175	435	402	744	1,302	2,058	3,273	6,234
Life and other personal insurance	420	183	162	220	304	323	415	680
Pensions and Social Security	2,755	251	239	524	998	1,735	2,858	5,553
Sources of income and personal taxes: [1]								
Money income before taxes	35,094	1,398	7,720	12,411	17,447	24,774	34,590	65,710
Wages and salaries	27,004	1,217	2,556	5,527	10,285	18,009	28,576	53,414
Self-employment income	2,609	-1,455	138	436	887	968	1,612	6,438
Social Security, private and government retirement	3,367	691	2,736	4,983	4,962	4,100	2,682	2,769
Interest, dividends, rental income, other property income	1,130	14	80	231	424	763	981	2,351
Unemployment and workers' compensation, veterans' benefits	271	49	212	178	265	339	326	281
Public assistance, supplemental security income, food stamps	366	734	1,745	670	331	230	77	61
Regular contributions for support	253	85	176	296	184	289	275	272
Other income	93	62	77	89	107	77	61	124
Personal taxes	3,001	-23	48	253	778	1,451	2,618	6,834
Federal income taxes	2,374	-58	13	159	550	1,077	2,018	5,517
State and local income taxes	560	3	18	58	203	330	526	1,200
Other taxes	67	32	16	37	24	45	74	117
Income after taxes	32,093	1,420	7,673	12,157	16,669	23,323	31,972	58,876

See footnotes at end of table.

Table 34. Consumer units of two or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$4,275	$485	-$305	$260	$1,238	$2,227	$4,105	$9,499
Net change in total liabilities	4,466	950	508	1,334	2,576	2,944	4,457	8,465
Other money receipts	504	20	59	207	189	392	572	912
Mortgage principal paid on owned property	-610	-358	-181	-245	-285	-411	-566	-1,114
Estimated market value of owned home	69,391	38,467	27,723	35,794	39,894	49,720	61,153	120,035
Estimated monthly rental value of owned home	423	215	184	230	278	320	399	691
Gifts of goods and services:								
Clothing, males 2 and over	78	31	26	43	58	79	59	124
Clothing, females 2 and over	89	30	22	53	62	79	104	133
Clothing, infants less than 2	39	15	13	24	25	28	58	56
Jewelry and watches	18	[3] 4	3	10	8	13	23	29
Small appliances and miscellaneous housewares	21	[3] 3	6	13	9	11	15	41
Household textiles	11	[3] 1	[3] 4	[3] 8	[3] 7	12	8	18
All other gifts	640	344	208	324	290	545	565	1,096

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

Table 35. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	25,084	1,091	2,712	3,409	3,119	4,638	3,498	6,617
Consumer unit characteristics:								
Income before taxes [1]	$31,991	$1,501	$7,733	$12,373	$17,432	$24,733	$34,452	$67,714
Income after taxes [1]	28,980	1,526	7,603	12,050	16,437	23,103	31,643	59,615
Average number of persons in consumer unit	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Age of reference person	52.9	49.6	58.1	60.5	56.7	52.7	48.2	48.1
Average number in consumer unit:								
Earners	1.2	.9	.7	.7	1.0	1.2	1.5	1.7
Vehicles	2.1	1.2	1.3	1.6	2.0	2.2	2.4	2.8
Children under 18	.1	.3	.2	.1	.1	.1	.1	(2)
Persons 65 and over	.6	.4	.8	1.0	.8	.6	.4	.3
Percent distribution								
Sex of reference person:								
Male	73	48	59	70	72	75	74	83
Female	27	52	41	30	28	25	26	17
Housing tenure:								
Homeowner with mortgage	35	17	14	16	23	32	38	63
Homeowner without mortgage	35	24	45	49	46	37	32	21
Renter	30	59	41	35	31	30	30	16
Race[illegible]eference person:								
Black	8	30	17	8	6	7	4	4
White and other	92	70	83	92	94	93	96	96
Education of reference person:								
Elementary (1-8)	13	23	34	25	14	11	5	2
High school (9-12)	43	49	46	51	56	49	42	27
College	43	25	17	23	30	40	53	71
Never attended and other	1	3	3	1	(3)	(3)	(3)	(3)
At least one vehicle owned	92	67	76	89	94	97	97	97
Average annual expenditures	$28,321	$13,880	$13,511	$17,753	$19,601	$25,269	$31,809	$46,625
Food	3,947	2,512	2,733	2,910	3,203	3,725	4,492	5,429
Food at home	2,202	1,799	1,967	1,993	2,066	2,193	2,462	2,400
Cereals and bakery products	315	266	299	301	310	314	348	322
Cereals and cereal products	106	112	112	109	103	107	111	100
Bakery products	209	155	187	191	207	206	238	222
Meats, poultry, fish, and eggs	583	520	541	547	589	552	636	618
Beef	188	139	170	161	227	181	216	188
Pork	122	124	129	134	112	113	136	117
Other meats	79	72	84	82	67	77	84	80
Poultry	96	82	78	80	91	93	100	116
Fish and seafood	71	73	51	59	67	62	73	94
Eggs	27	30	30	31	25	26	29	23
Dairy products	270	204	266	246	250	275	302	284
Fresh milk and cream	120	118	128	125	123	127	125	107
Other dairy products	150	86	138	121	127	148	178	177
Fruits and vegetables	404	335	342	381	379	393	471	434
Fresh fruits	132	104	109	121	120	128	167	140
Fresh vegetables	128	109	105	113	122	126	140	145
Processed fruits	84	62	75	91	86	80	90	86
Processed vegetables	61	60	52	56	52	59	75	64

See footnotes at end of table.

Table 35. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$630	$473	$519	$519	$538	$659	$703	$742
Sugar and other sweets	78	69	71	62	65	78	99	85
Fats and oils	59	48	58	58	60	63	64	54
Miscellaneous foods	262	197	203	205	218	278	293	320
Nonalcoholic beverages	195	148	177	174	171	203	204	222
Food prepared by consumer unit on out-of-town trips	36	[4] 12	10	20	24	38	43	61
Food away from home	1,745	714	766	916	1,137	1,532	2,030	3,029
Alcoholic beverages	309	169	122	142	185	244	405	546
Housing	8,561	4,818	4,667	5,962	5,780	7,444	9,001	13,977
Shelter	4,717	2,716	2,293	3,080	2,811	3,953	4,958	8,189
Owned dwellings	2,821	998	998	1,254	1,265	2,116	2,626	6,005
Mortgage interest	1,496	457	258	335	424	844	1,418	3,775
Property taxes	643	285	351	464	401	621	608	1,060
Maintenance, repairs, insurance, other expenses	682	256	388	454	440	651	599	1,170
Rented dwellings	1,308	1,556	1,133	1,363	1,315	1,431	1,661	1,035
Other lodging	588	162	163	463	231	406	671	1,148
Utilities, fuels, and public services	1.817	1,282	1,462	1,602	1,641	1,743	1,837	2,284
Natural gas	247	146	223	239	207	243	222	312
Electricity	733	528	614	672	675	718	730	885
Fuel oil and other fuels	113	112	90	120	112	101	100	135
Telephone	540	371	398	432	492	508	600	697
Water and other public services	184	125	137	140	156	172	186	255
Household operations	331	145	212	214	206	276	295	587
Personal services	62	[4] 39	127	69	60	74	69	26
Other household expenses	269	107	86	145	147	202	226	560
Housekeeping supplies	435	232	264	431	382	429	467	556
Laundry and cleaning supplies	102	71	86	82	101	105	119	113
Other household products	194	73	110	249	148	178	181	264
Postage and stationery	139	89	68	100	133	146	168	179
Household furnishings and equipment	1,262	442	436	635	740	1,042	1,443	2,361
Household textiles	120	57	40	59	70	128	134	205
Furniture	340	101	91	193	184	269	322	690
Floor coverings	81	[4] 3	[4] 15	[4] 17	54	61	111	166
Major appliances	189	85	77	98	132	170	230	319
Small appliances, miscellaneous housewares	80	37	21	56	44	51	95	154
Miscellaneous household equipment	451	159	191	213	256	362	552	827
Apparel and services	1,500	547	602	784	947	1,272	1,772	2,672
Men and boys	375	130	131	177	252	314	342	741
Men, 16 and over	342	83	120	142	229	260	318	708
Boys, 2 to 15	33	47	11	34	23	54	23	34
Women and girls	629	195	298	365	445	530	771	1,053
Women, 16 and over	589	165	269	329	420	489	715	1,007
Girls, 2 to 15	40	30	29	36	25	41	57	46
Children under 2	39	37	11	17	25	24	68	61
Footwear	174	[4] 91	72	101	120	178	236	255
Other apparel products and services	283	94	90	125	106	225	354	562
Transportation	5,537	2,610	2,068	3,045	3,843	5,420	7,086	8,793
Vehicle purchases (net outlay)	2,545	[4] 1,149	728	1,165	1,693	2,652	3,488	4,059
Cars and trucks, new	1,538	[4] 562	[4] 322	468	832	1,462	2,169	2,801
Cars and trucks, used	992	581	407	693	859	1,166	1,286	1,239
Other vehicles	15	[4] 6	(5)	[4] 3	[4] 2	[4] 24	[4] 33	[4] 20
Gasoline and motor oil	963	599	563	662	818	961	1,161	1,305

See footnotes at end of table.

Table 35. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,706	$709	$677	$1,060	$1,180	$1,594	$2,046	$2,776
Vehicle finance charges	292	80	89	126	175	281	414	493
Maintenance and repairs	622	372	282	447	443	604	672	967
Vehicle insurance	587	187	250	385	443	566	699	917
Vehicle rental, licenses, other charges	206	70	56	102	119	142	261	399
Public transportation	324	153	100	159	152	212	391	652
Health care	1,697	808	1,316	2,024	1,794	1,837	1,506	1,790
Health insurance	682	358	621	848	756	758	589	635
Medical services	567	198	299	655	592	645	500	661
Drugs	337	206	342	426	360	349	310	307
Medical supplies	111	46	54	95	86	85	108	187
Entertainment	1,328	473	445	711	740	1,191	1,597	2,378
Fees and admissions	375	124	90	129	206	293	431	766
Television, radios, sound equipment	394	165	214	258	293	385	429	610
Pets, toys, and playground equipment	258	141	96	143	152	286	328	394
Other entertainment supplies, equipment, and services	302	42	45	181	89	228	409	607
Personal care products and services	372	157	199	261	323	336	415	564
Reading	177	66	80	102	145	161	191	291
Education	212	257	146	104	121	134	331	322
Tobacco products and smoking supplies	252	251	223	226	254	254	299	250
Miscellaneous	671	592	316	379	492	662	676	1,066
Cash contributions	1,066	[4] 129	237	459	595	772	968	2,352
Personal insurance and pensions	2,692	491	358	642	1,180	1,818	3,070	6,194
Life and other personal insurance	399	173	172	256	369	298	409	681
Pensions and Social Security	2,294	318	186	386	811	1,520	2,661	5,513
Sources of income and personal taxes: [1]								
Money income before taxes	31,991	1,501	7,733	12,373	17,432	24,733	34,452	67,714
Wages and salaries	21,111	1,016	2,205	3,871	7,805	14,754	24,699	49,884
Self-employment income	2,436	-1,484	26	205	718	814	1,784	7,509
Social Security, private and government retirement	5,900	1,044	4,226	7,314	7,608	7,027	5,256	5,405
Interest, dividends, rental income, other property income	1,861	124	114	331	745	1,510	2,005	4,349
Unemployment and workers' compensation, veterans' benefits	263	[4] 42	221	165	243	238	402	322
Public assistance, supplemental security income, food stamps	158	609	712	163	96	[4] 26	[4] 32	[4] 42
Regular contributions for support	175	[4] 59	132	260	123	272	234	93
Other income	87	[4] 92	96	65	95	92	40	110
Personal taxes	3,010	-24	130	323	995	1,630	2,810	8,099
Federal income taxes	2,429	-54	80	229	750	1,229	2,222	6,675
State and local income taxes	517	-7	23	53	231	348	509	1,302
Other taxes	65	38	27	41	14	53	78	122
Income after taxes	28,980	1,526	7,603	12,050	16,437	23,103	31,643	59,615

See footnotes at end of table.

Table 35. Consumer units of two persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$3,565	$217	$25	-$522	$510	$1,698	$3,994	$10,195
Net change in total liabilities	3,405	613	683	323	1,807	1,798	3,705	8,288
Other money receipts	638	[4] 22	60	173	261	619	718	1,366
Mortgage principal paid on owned property	-481	-270	-202	-225	-227	-324	-457	-1,005
Estimated market value of owned home	67,823	35,418	35,518	42,556	48,555	55,407	62,497	120,022
Estimated monthly rental value of owned home	408	177	234	277	323	351	398	669
Gifts of goods and services:								
Clothing, males 2 and over	98	[4] 25	24	37	70	104	81	191
Clotning, females 2 and over	102	30	39	36	67	105	116	181
Clothing, infants less than 2	36	[4] 11	9	15	22	23	67	61
Jewelry and watches	20	[4] 2	4	10	7	13	35	37
Small appliances and miscellaneous housewares	22	[4] 4	[4] 8	20	10	15	20	42
Household textiles	14	[4] 1	[4] 6	[4] 6	[4] 9	[4] 14	[4] 14	25
All other gifts	716	402	216	392	328	738	752	1,286

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less than 0.5.

[4] Data are likely to have large sampling errors.

[5] No data reported.

Table 36. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	13,432	573	1,256	1,128	1,122	2,589	2,188	4,576
Consumer unit characteristics:								
Income before taxes [1]	$35,573	$910	$7,519	$12,308	$17,256	$24,808	$34,626	$64,387
Income after taxes [1]	32,395	1,024	7,516	11,981	16,647	23,436	32,008	57,301
Average number of persons in consumer unit	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Age of reference person	42.9	44.7	39.7	42.5	44.1	42.7	41.0	44.4
Average number in consumer unit:								
Earners	1.8	1.2	1.0	1.4	1.6	1.8	2.0	2.2
Vehicles	2.5	1.5	1.1	1.8	2.2	2.5	2.7	3.2
Children under 18	.8	1.1	1.2	.9	.8	.8	.8	.6
Persons 65 and over	.2	.3	.2	.3	.3	.2	.1	.1
Percent distribution								
Sex of reference person:								
Male	72	39	35	63	66	72	81	85
Female	28	61	65	37	34	28	19	15
Housing tenure:								
Homeowner with mortgage	50	36	15	24	36	44	59	72
Homeowner without mortgage	19	18	19	22	24	23	14	17
Renter	31	46	66	54	40	33	27	12
Race of reference person:								
Black	11	21	28	19	12	11	7	4
White and other	89	79	72	81	88	89	93	96
Education of reference person:								
Elementary (1-8)	7	13	15	13	13	6	5	3
High school (9-12)	50	68	63	63	61	55	49	34
College	43	19	20	23	26	38	46	63
Never attended and other	(2)	(2)	2	1	1	(2)	(2)	(2)
At least one vehicle owned	92	68	64	86	92	97	97	98
Average annual expenditures	$32,088	$18,601	$13,544	$19,194	$22,487	$26,711	$32,189	$47,335
Food	4,681	3,078	2,923	3,264	3,923	4,159	4,708	6,152
Food at home	2,706	2,262	2,123	2,325	2,530	2,528	2,802	3,109
Cereals and bakery products	389	324	317	341	352	369	422	433
Cereals and cereal products	135	142	139	129	127	123	141	139
Bakery products	254	182	178	212	225	246	280	294
Meats, poultry, fish, and eggs	705	640	592	675	718	638	669	799
Beef	241	222	196	252	230	229	223	268
Pork	139	153	162	129	142	119	124	149
Other meats	102	95	62	99	105	93	105	118
Poultry	109	92	89	97	99	95	103	133
Fish and seafood	79	49	43	60	103	69	78	97
Eggs	35	30	39	38	40	33	36	34
Dairy products	335	269	268	280	314	331	349	375
Fresh milk and cream	161	140	147	159	166	170	167	158
Other dairy products	174	128	121	121	148	161	182	217
Fruits and vegetables	451	372	344	380	390	422	469	530
Fresh fruits	138	109	108	101	111	127	146	167
Fresh vegetables	135	128	111	121	110	126	137	155
Processed fruits	107	79	72	89	99	97	107	131
Processed vegetables	72	56	54	69	70	71	80	77

See footnotes at end of table.

Table 36. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$827	$658	$602	$649	$754	$769	$893	$973
Sugar and other sweets	96	71	80	78	83	92	102	110
Fats and oils	68	60	56	71	52	66	78	72
Miscellaneous foods	372	315	277	263	336	332	420	441
Nonalcoholic beverages	256	192	180	225	268	246	255	296
Food prepared by consumer unit on out-of-town trips	35	[3] 20	[3] 9	[3] 12	15	33	39	54
Food away from home	1,975	816	800	939	1,393	1,631	1,906	3,043
Alcoholic beverages	294	251	172	141	213	273	315	392
Housing	9,649	6,654	5,016	5,926	6,785	7,890	9,244	14,092
Shelter	5,203	3,911	2,632	2,997	3,570	3,976	4,957	7,825
Owned dwellings	3,378	2,334	790	1,017	1,644	2,117	3,132	6,058
Mortgage interest	2,254	1,713	403	462	930	1,282	2,083	4,228
Property taxes	589	297	201	206	302	365	589	1,025
Maintenance, repairs, insurance, other expenses	535	323	187	349	413	471	460	805
Rented dwellings	1,329	1,241	1,770	1,858	1,603	1,572	1,416	842
Other lodging	496	[3] 337	[3] 72	122	323	287	409	926
Utilities, fuels, and public services	2,048	1,742	1,512	1,620	1,795	1,988	2,017	2,451
Natural gas	272	167	215	202	240	250	261	343
Electricity	859	754	629	712	756	833	863	1,009
Fuel oil and other fuels	100	[3] 117	90	65	84	97	88	121
Telephone	604	529	434	501	550	611	597	699
Water and other public services	213	175	145	140	165	196	207	279
Household operations	551	210	154	271	317	481	504	891
Personal services	340	[3] 44	71	180	235	369	374	483
Other household expenses	211	166	83	91	81	112	129	408
Housekeeping supplies	482	269	406	349	338	432	442	634
Laundry and cleaning supplies	137	124	115	112	138	127	120	162
Other household products	196	63	92	111	140	170	182	293
Postage and stationery	149	82	199	125	61	134	140	179
Household furnishings and equipment	1,366	522	312	689	766	1,013	1,325	2,292
Household textiles	149	[3] 20	31	33	122	108	147	255
Furniture	408	158	82	299	216	243	359	720
Floor coverings	101	[3] 29	[3] 9	[3] 21	[3] 13	81	191	150
Major appliances	182	[3] 75	78	114	133	173	193	253
Small appliances, miscellaneous housewares	77	29	20	55	32	42	52	144
Miscellaneous household equipment	450	211	93	167	250	367	383	770
Apparel and services	1,822	895	798	1,361	1,374	1,312	2,025	2,631
Men and boys	451	145	182	319	325	339	438	691
Men, 16 and over	353	[3] 105	95	207	241	247	332	584
Boys, 2 to 15	98	[3] 39	88	112	85	92	107	106
Women and girls	690	313	271	504	469	465	920	970
Women, 16 and over	572	211	202	373	381	370	795	825
Girls, 2 to 15	118	101	70	130	88	95	125	145
Children under 2	136	75	90	108	111	115	164	169
Footwear	239	[3] 134	113	267	298	155	269	298
Other apparel products and services	306	229	141	164	170	238	234	503
Transportation	6,287	4,054	2,060	4,111	4,661	5,795	6,876	8,659
Vehicle purchases (net outlay)	2,925	[3] 2,038	822	2,097	2,322	2,718	3,224	3,938
Cars and trucks, new	1,637	[3] 745	[3] 331	[3] 625	[3] 1,216	1,157	1,798	2,655
Cars and trucks, used	1,252	1,292	416	1,457	1,093	1,528	1,387	1,245
Other vehicles	35	(4)	[3] 74	[3] 15	[3] 13	[3] 33	[3] 39	39
Gasoline and motor oil	1,149	836	485	833	955	1,111	1,226	1,481

See footnotes at end of table.

Table 36. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,966	$1,011	$633	$1,103	$1,243	$1,823	$2,191	$2,815
Vehicle finance charges	379	173	86	168	250	375	458	532
Maintenance and repairs	673	286	244	469	466	606	744	946
Vehicle insurance	681	456	245	375	422	669	697	968
Vehicle rental, licenses, other charges	233	95	58	90	104	172	292	369
Public transportation	247	169	121	79	142	143	234	424
Health care	1,431	924	701	1,118	1,386	1,449	1,443	1,764
Health insurance	498	323	225	453	548	579	496	549
Medical services	593	325	242	367	507	540	627	815
Drugs	248	211	198	246	266	263	239	258
Medical supplies	91	65	35	52	65	67	82	143
Entertainment	1,677	749	516	658	1,018	1,405	1,642	2,695
Fees and admissions	381	216	97	96	148	245	321	711
Television, radios, sound equipment	509	282	246	304	379	471	547	694
Pets, toys, and playground equipment	322	162	129	191	194	381	337	417
Other entertainment supplies, equipment, and services	466	90	43	67	298	309	437	873
Personal care products and services	457	196	183	471	335	374	448	635
Reading	169	88	71	89	116	137	163	261
Education	387	244	93	284	132	235	264	719
Tobacco products and smoking supplies	316	217	289	331	341	344	302	317
Miscellaneous	705	355	202	401	423	665	820	996
Cash contributions	773	[3] 448	[3] 110	195	422	469	538	1,509
Personal insurance and pensions	3,439	447	410	844	1,358	2,204	3,400	6,513
Life and other personal insurance	418	225	148	187	211	331	399	681
Pensions and Social Security	3,022	223	262	657	1,147	1,874	3,000	5,832
Sources of income and personal taxes: [1]								
Money income before taxes	35,573	910	7,519	12,308	17,256	24,808	34,626	64,387
Wages and salaries	29,416	1,099	2,954	7,030	11,485	19,912	30,311	55,090
Self-employment income	2,225	[3] -1,879	194	781	1,370	1,063	1,314	4,956
Social Security, private and government retirement	2,183	549	1,479	3,256	3,397	2,674	1,744	1,952
Interest, dividends, rental income, other property income	751	[3] 62	63	147	97	187	528	1,762
Unemployment and workers' compensation, veterans' benefits	220	[3] 78	191	[3] 117	289	364	225	172
Public assistance, supplemental security income, food stamps	349	881	2,299	505	200	[3] 62	[3] 15	[3] 66
Regular contributions for support	342	[3] 104	283	358	317	474	417	279
Other income	87	[3] 18	[3] 56	[3] 112	[3] 102	73	72	109
Personal taxes	3,179	-114	4	327	609	1,372	2,618	7,086
Federal income taxes	2,504	-163	-23	199	412	999	2,022	5,696
State and local income taxes	614	25	21	81	174	334	541	1,284
Other taxes	60	[3] 24	[3] 5	47	22	39	56	106
Income after taxes	32,395	1,024	7,516	11,981	16,647	23,436	32,008	57,301

See footnotes at end of table.

Table 36. Consumer units of three persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$4,010	$602	-$1,450	$736	-$140	$3,537	$5,637	$7,251
Net change in total liabilities	4,148	1,723	562	2,965	2,248	3,411	6,665	5,408
Other money receipts	392	[3] 32	[3] 59	206	96	377	187	753
Mortgage principal paid on owned property	-647	-561	-136	-207	-375	-461	-645	-1,079
Estimated market value of owned home	66,941	50,401	22,935	29,528	35,365	45,108	58,424	114,482
Estimated monthly rental value of owned home	422	273	138	183	270	318	402	684
Gifts of goods and services:								
Clothing, males 2 and over	74	[3] 35	[3] 19	56	86	64	46	114
Clothing, females 2 and over	85	[3] 13	[3] 11	136	37	82	113	102
Clothing, infants less than 2	47	[3] 33	24	38	28	39	60	62
Jewelry and watches	19	[3] 11	[3] 3	[3] 16	[3] 15	14	14	32
Small appliances and miscellaneous housewares	20	[3] 3	[3] 6	[3] 8	[3] 8	11	12	41
Household textiles	12	[3] 1	[3] 1	(2)	(2)	[3] 16	[3] 5	24
All other gifts	696	456	165	310	295	498	439	1,294

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

Table 37. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	11,705	318	800	759	865	1,881	2,341	4,741
Consumer unit characteristics:								
Income before taxes [1]	$39,613	$2,162	$7,868	$12,765	$17,682	$24,891	$34,739	$64,025
Income after taxes [1]	36,421	1,940	7,890	12,709	17,067	23,530	32,094	58,123
Average number of persons in consumer unit	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Age of reference person	39.7	38.0	38.4	37.1	36.5	38.4	39.0	41.9
Average number in consumer unit:								
Earners	2.0	1.4	1.1	1.6	1.8	2.0	2.1	2.3
Vehicles	2.7	1.5	1.1	1.6	2.2	2.6	3.0	3.2
Children under 18	1.7	1.9	2.1	1.9	1.8	1.7	1.7	1.5
Persons 65 and over	.1	.1	.1	.1	.1	.1	.1	(2)
Percent distribution								
Sex of reference person:								
Male	79	37	44	67	74	78	89	87
Female	21	63	56	33	26	22	11	13
Housing tenure:								
Homeowner with mortgage	62	35	19	28	38	49	68	83
Homeowner without mortgage	11	15	13	14	11	14	12	8
Renter	27	50	68	58	51	37	21	9
Race of reference person:								
Black	9	25	32	14	12	11	6	5
White and other	91	75	68	86	88	89	94	95
Education of reference person:								
Elementary (1-8)	7	12	21	20	9	11	5	2
High school (9-12)	45	63	61	57	60	54	46	33
College	47	25	15	23	31	35	49	65
Never attended and other	(3)	(3)	3	(3)	1	(3)	(4)	(4)
At least one vehicle owned	93	67	61	82	93	96	98	99
Average annual expenditures	$36,007	$19,138	$15,301	$19,244	$22,545	$26,591	$34,142	$50,306
Food	5,452	3,568	3,166	3,782	3,923	4,779	5,479	6,720
Food at home	3,234	2,543	2,395	2,629	2,573	3,071	3,302	3,652
Cereals and bakery products	495	329	357	380	354	469	524	566
Cereals and cereal products	180	149	136	189	145	179	189	189
Bakery products	314	180	220	192	209	290	335	377
Meats, poultry, fish, and eggs	832	727	746	724	718	805	842	896
Beef	291	287	283	241	254	300	300	301
Pork	155	[5] 131	155	128	152	151	172	158
Other meats	124	114	88	125	85	117	127	137
Poultry	131	99	106	107	114	121	114	156
Fish and seafood	89	[5] 55	71	73	67	74	88	106
Eggs	41	42	43	50	46	42	40	38
Dairy products	421	308	304	378	372	390	453	459
Fresh milk and cream	207	182	177	233	221	200	226	200
Other dairy products	214	125	127	145	150	190	227	259
Fruits and vegetables	516	359	381	423	392	488	488	603
Fresh fruits	152	108	112	112	116	144	143	181
Fresh vegetables	152	109	134	150	127	134	144	171
Processed fruits	119	69	85	87	77	104	111	148
Processed vegetables	93	73	49	74	72	106	90	104

See footnotes at end of table.

Table 37. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$971	$819	$607	$723	$737	$921	$995	$1,128
Sugar and other sweets	119	79	83	99	84	112	111	141
Fats and oils	78	77	61	69	58	72	80	87
Miscellaneous foods	432	340	247	324	332	432	454	492
Nonalcoholic beverages	299	274	198	224	245	283	309	340
Food prepared by consumer unit on out-of-town trips	44	[5] 49	[5] 20	[5] 8	[5] 18	22	41	68
Food away from home	2,217	1,025	771	1,153	1,350	1,708	2,177	3,068
Alcoholic beverages	294	[5] 257	83	126	217	226	265	412
Housing	10,702	7,399	5,202	6,651	6,940	8,179	9,676	14,672
Shelter	5,756	4,395	2,777	3,382	3,754	4,278	5,036	8,037
Owned dwellings	3,981	1,883	828	1,238	1,494	2,234	3,511	6,473
Mortgage interest	2,774	1,319	525	759	1,010	1,472	2,489	4,552
Property taxes	671	[5] 231	173	254	207	389	611	1,078
Maintenance, repairs, insurance, other expenses	536	[5] 333	129	225	277	373	410	842
Rented dwellings	1,256	2,090	1,878	1,930	2,110	1,802	1,151	666
Other lodging	519	[5] 422	[5] 71	214	150	242	374	899
Utilities, fuels, and public services	2,192	1,667	1,467	1,738	1,795	1,927	2,099	2,646
Natural gas	292	231	224	261	264	233	295	339
Electricity	920	670	643	683	736	825	868	1,119
Fuel oil and other fuels	111	[5] 83	[5] 77	[5] 62	[5] 52	126	102	135
Telephone	631	516	412	548	587	572	599	735
Water and other public services	239	167	112	184	157	171	235	317
Household operations	800	299	180	393	382	565	792	1,176
Personal services	540	[5] 67	[5] 139	307	310	473	651	691
Other household expenses	260	232	41	86	72	92	141	485
Housekeeping supplies	512	196	244	335	268	428	508	675
Laundry and cleaning supplies	164	[5] 71	99	165	104	163	165	186
Other household products	212	71	87	115	107	154	205	299
Postage and stationery	137	[5] 54	59	56	56	111	138	190
Household furnishings and equipment	1,442	842	534	802	741	981	1,241	2,137
Household textiles	105	[5] 28	54	37	60	87	104	144
Furniture	463	[5] 163	165	230	277	278	388	716
Floor coverings	105	[5] 324	[5] 24	[5] 81	[5] 7	50	47	178
Major appliances	216	[5] 56	76	220	150	194	182	285
Small appliances, miscellaneous housewares	79	[5] 29	43	53	39	43	69	117
Miscellaneous household equipment	474	242	173	182	209	330	452	697
Apparel and services	2,123	1,061	1,179	1,144	1,068	1,501	1,844	3,052
Men and boys	594	248	276	262	283	431	448	899
Men, 16 and over	416	[5] 98	185	155	211	281	287	658
Boys, 2 to 15	178	151	91	107	72	150	161	240
Women and girls	839	463	560	391	331	591	739	1,210
Women, 16 and over	616	383	442	282	217	409	553	890
Girls, 2 to 15	224	80	118	109	114	182	186	320
Children under 2	130	[5] 77	54	88	144	120	164	141
Footwear	267	[5] 107	[5] 140	180	181	178	272	356
Other apparel products and services	293	166	149	222	129	180	220	447
Transportation	6,988	3,320	2,839	3,266	4,691	4,864	7,561	9,501
Vehicle purchases (net outlay)	3,298	[5] 1,266	1,291	1,500	2,366	1,918	3,913	4,475
Cars and trucks, new	1,545	[5] 267	[5] 254	[5] 366	[5] 274	582	1,803	2,523
Cars and trucks, used	1,700	902	1,014	1,123	2,079	1,309	2,084	1,857
Other vehicles	54	[5] 97	[5] 23	[5] 11	[5] 13	[5] 27	[5] 25	94
Gasoline and motor oil	1,308	895	617	846	929	1,179	1,365	1,617

See footnotes at end of table.

Table 37. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$2,130	$987	$809	$809	$1,250	$1,607	$2,120	$3,008
Vehicle finance charges	443	[5] 160	111	98	191	297	448	674
Maintenance and repairs	735	324	378	350	583	590	686	988
Vehicle insurance	711	[5] 367	264	291	370	576	760	968
Vehicle rental, licenses, other charges	241	136	56	69	107	143	225	378
Public transportation	251	172	121	112	145	160	162	401
Health care	1,433	538	625	1,098	1,021	1,243	1,484	1,808
Health insurance	501	[5] 163	217	374	455	536	565	555
Medical services	646	203	252	575	393	446	629	887
Drugs	203	146	131	96	137	221	215	237
Medical supplies	83	[5] 26	[5] 26	54	[5] 35	39	76	129
Entertainment	2,143	1,135	748	812	1,247	1,207	1,678	3,418
Fees and admissions	487	306	130	105	134	224	438	813
Television, radios, sound equipment	605	297	297	419	497	466	562	797
Pets, toys, and playground equipment	400	212	190	189	397	299	406	525
Other entertainment supplies, equipment, and services	650	320	131	98	220	218	273	1,283
Personal care products and services	444	169	159	326	261	297	471	599
Reading	186	103	61	65	101	132	176	274
Education	517	334	173	196	119	265	343	896
Tobacco products and smoking supplies	318	309	335	267	302	380	325	299
Miscellaneous	881	572	154	356	676	699	792	1,263
Cash contributions	764	[5] 46	[5] 27	217	452	509	601	1,262
Personal insurance and pensions	3,764	328	550	937	1,528	2,312	3,447	6,129
Life and other personal insurance	440	[5] 174	175	133	216	356	439	627
Pensions and Social Security	3,323	153	376	804	1,312	1,955	3,008	5,502
Sources of income and personal taxes: [1]								
Money income before taxes	39,613	2,162	7,868	12,765	17,682	24,891	34,739	64,025
Wages and salaries	33,761	1,627	2,955	9,412	14,719	21,369	31,309	54,613
Self-employment income	3,267	[5] -662	[5] 351	640	1,008	971	1,618	6,580
Social Security, private and government retirement	972	[5] 125	1,029	908	1,042	1,377	780	950
Interest, dividends, rental income, other property income	509	[5] 78	[5] 54	62	78	201	295	992
Unemployment and workers' compensation, veterans' benefits	316	[5] 34	[5] 267	268	[5] 174	512	362	277
Public assistance, supplemental security income, food stamps	375	855	3,013	927	[5] 293	193	[5] 62	52
Regular contributions for support	344	[5] 94	132	397	[5] 210	202	259	510
Other income	68	[5] 11	[5] 67	151	158	66	54	51
Personal taxes	3,192	221	-22	56	616	1,361	2,645	5,902
Federal income taxes	2,474	173	-41	-45	348	972	1,998	4,676
State and local income taxes	631	12	14	67	199	343	570	1 089
Other taxes	87	[5] 36	[5] 5	[5] 33	68	46	77	137
Income after taxes	36,421	1,940	7,890	12,709	17,067	23,530	32,094	58,123

See footnotes at end of table.

Table 37. Consumer units of four persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$6,137	[5] $1,734	-$230	$3,328	$4,178	$3,349	$2,566	$11,182
Net change in total liabilities	6,587	1,511	857	4,461	5,966	5,674	3,070	10,447
Other money receipts	593	[5] 6	[5] 3	[5] 412	111	134	884	838
Mortgage principal paid on owned property	-777	-436	-190	-370	-274	-478	-644	-1,240
Estimated market value of owned home	74,052	38,883	19,238	30,297	29,460	43,444	62,678	118,556
Estimated monthly rental value of owned home	457	281	141	177	204	274	417	705
Gifts of goods and services:								
Clothing, males 2 and over	54	[5] 72	[5] 1	[5] 13	[5] 20	68	41	75
Clothing, females 2 and over	76	[5] 13	[5] 4	[5] 12	[5] 36	57	69	119
Clothing, infants less than 2	42	[5] 4	[5] 8	31	40	23	55	53
Jewelry and watches	13	[5] 3	[5] 2	[5] 8	[5] 4	15	11	19
Small appliances and miscellaneous housewares	25	[5] 1	[5] 3	[5] 4	[5] 7	8	18	47
Household textiles	7	(3)	[5] 6	(3)	[5] 8	[5] 9	[5] 4	10
All other gifts	573	[5] 118	288	189	141	333	427	956

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.05.

[3] Value less then 0.5.

[4] No data reported.

[5] Data are likely to have large sampling errors.

Table 38. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Number of consumer units (in thousands)	8,492	243	686	758	877	1,545	1,314	3,070
Consumer unit characteristics:								
Income before taxes [1]	$37,275	$1,086	$7,868	$12,377	$17,509	$24,695	$34,630	$65,966
Income after taxes [1]	34,846	1,204	7,984	12,347	17,128	23,538	32,573	60,792
Average number of persons in consumer unit	5.7	5.7	5.7	5.8	5.7	5.8	5.6	5.5
Age of reference person	40.8	41.7	39.7	39.1	41.0	39.3	40.1	42.4
Average number in consumer unit:								
Earners	2.3	1.7	1.3	1.6	1.9	2.2	2.5	2.8
Vehicles	2.7	1.4	1.2	1.4	2.1	2.5	3.1	3.5
Children under 18	2.8	3.1	3.2	3.3	2.9	3.0	2.9	2.5
Persons 65 and over	.1	.1	.1	.1	.1	.1	.1	.1
Percent distribution								
Sex of reference person:								
Male	75	45	33	54	68	80	84	87
Female	25	55	67	46	32	20	16	13
Housing tenure:								
Homeowner with mortgage	55	19	18	25	35	48	61	81
Homeowner without mortgage	12	16	18	11	17	14	11	8
Renter	33	65	64	64	49	38	28	11
Race of reference person:								
Black	18	29	38	32	26	17	11	10
White and other	82	71	62	68	74	83	89	90
Education of reference person:								
Elementary (1-8)	13	26	28	25	25	13	8	4
High school (9-12)	46	58	61	56	52	56	47	33
College	40	15	9	18	21	30	44	64
Never attended and other	1	1	2	2	2	1	([2])	([2])
At least one vehicle owned	90	68	61	75	87	94	98	98
Average annual expenditures	$34,879	$19,393	$14,001	$18,155	$22,836	$25,889	$35,078	$52,390
Food	6,042	5,098	2,922	3,967	5,441	5,068	6,086	7,813
Food at home	3,922	3,835	2,388	3,191	3,684	3,716	3,890	4,575
Cereals and bakery products	609	569	368	490	575	569	604	715
Cereals and cereal products	247	281	175	222	249	238	241	272
Bakery products	362	288	193	268	326	331	363	443
Meats, poultry, fish, and eggs	1,025	822	651	885	1,064	1,002	1,016	1,152
Beef	341	222	182	291	365	326	355	387
Pork	200	245	148	151	173	216	200	219
Other meats	175	105	101	204	181	162	169	196
Poultry	143	[3] 109	97	129	155	142	136	158
Fish and seafood	107	[3] 91	61	47	121	91	106	134
Eggs	60	50	62	63	69	66	51	58
Dairy products	519	558	296	442	441	496	535	601
Fresh milk and cream	278	294	189	259	258	266	290	305
Other dairy products	241	264	107	183	183	231	245	296
Fruits and vegetables	596	713	373	462	600	525	636	678
Fresh fruits	176	187	106	138	156	144	201	206
Fresh vegetables	173	249	115	158	186	156	184	183
Processed fruits	143	[3] 155	79	96	147	117	152	171
Processed vegetables	105	122	73	69	111	108	99	118

See footnotes at end of table.

Table 38. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other food at home	$1,173	$1,173	$699	$912	$1,004	$1,123	$1,098	$1,429
Sugar and other sweets	156	111	90	141	120	145	166	185
Fats and oils	102	96	64	81	94	109	106	112
Miscellaneous foods	534	709	340	441	474	518	495	625
Nonalcoholic beverages	330	250	191	243	295	327	295	407
Food prepared by consumer unit on out-of-town trips	51	[3] 8	[3] 14	[3] 7	[3] 22	25	36	100
Food away from home	2,121	1,263	535	776	1,756	1,352	2,196	3,237
Alcoholic beverages	229	[3] 173	106	74	174	143	283	319
Housing	10,147	5,756	5,028	5,966	7,016	8,122	9,441	14,833
Shelter	5,461	2,988	2,610	3,103	3,465	4,348	4,912	8,242
Owned dwellings	3,556	977	824	640	1,307	2,186	3,107	6,615
Mortgage interest	2,467	[3] 536	464	414	831	1,412	2,254	4,663
Property taxes	611	[3] 241	145	91	230	372	466	1,165
Maintenance, repairs, insurance, other expenses	478	[3] 201	216	135	246	402	386	788
Rented dwellings	1,470	1,987	1,755	2,242	1,978	1,829	1,467	851
Other lodging	435	[3] 23	[3] 31	[3] 221	180	333	338	776
Utilities, fuels, and public services	2,365	1,750	1,721	1,881	2,054	2,137	2,320	2,901
Natural gas	337	187	254	321	312	300	338	397
Electricity	966	768	717	788	766	825	948	1,217
Fuel oil and other fuels	111	[3] 29	[3] 61	[3] 51	90	119	117	143
Telephone	694	584	510	534	680	664	666	815
Water and other public services	257	182	180	186	206	229	251	329
Household operations	569	[3] 77	93	208	244	394	475	1,025
Personal services	359	[3] 54	[3] 61	119	178	289	402	577
Other household expenses	210	[3] 23	32	88	66	104	73	447
Housekeeping supplies	524	344	208	256	514	455	496	704
Laundry and cleaning supplies	177	163	114	89	189	191	186	198
Other household products	216	115	64	104	136	156	196	332
Postage and stationery	130	[3] 66	30	63	190	109	114	174
Household furnishings and equipment	1,227	597	395	519	738	788	1,238	1,961
Household textiles	123	[3] 31	[3] 8	72	157	78	113	184
Furniture	337	[3] 220	91	112	205	216	385	536
Floor coverings	72	(4)	[3] 22	[3] 8	[3] 41	[3] 14	[3] 34	156
Major appliances	186	[3] 124	121	150	153	188	166	232
Small appliances, miscellaneous housewares	65	[3] 34	19	17	39	50	60	105
Miscellaneous household equipment	443	[3] 187	135	160	143	243	481	747
Apparel and services	2,361	1,979	1,322	1,472	1,526	1,560	2,493	3,327
Men and boys	651	371	253	297	332	389	669	1,020
Men, 16 and over	400	[3] 150	[3] 101	149	179	218	456	651
Boys, 2 to 15	250	[3] 221	152	148	153	171	213	370
Women and girls	961	893	466	632	626	564	1,053	1,361
Women, 16 and over	666	531	315	405	491	325	740	962
Girls, 2 to 15	295	362	151	227	135	239	313	399
Children under 2	137	[3] 93	170	120	109	170	134	131
Footwear	325	[3] 456	306	263	281	247	370	360
Other apparel products and services	288	167	127	161	178	190	268	454
Transportation	6,618	3,110	1,992	3,179	3,643	4,392	7,664	10,295
Vehicle purchases (net outlay)	3,093	[3] 1,445	767	1,475	1,229	1,741	3,901	5,011
Cars and trucks, new	1,512	[3] 672	(4)	[3] 224	[3] 386	[3] 497	1,814	2,938
Cars and trucks, used	1,552	[3] 751	767	1,249	831	1,213	2,049	2,031
Other vehicles	29	[3] 22	(4)	[3] 1	[3] 12	[3] 30	[3] 38	[3] 43
Gasoline and motor oil	1,347	761	660	805	1,107	1,182	1,454	1,787

See footnotes at end of table.

Table 38. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Other vehicle expenses	$1,912	$799	$459	$690	$1,153	$1,315	$2,055	$3,078
Vehicle finance charges	407	[3]182	123	102	175	256	434	694
Maintenance and repairs	663	321	128	304	490	448	759	1,009
Vehicle insurance	642	[3]207	170	221	398	470	667	1,032
Vehicle rental, licenses, other charges	200	89	38	63	91	141	196	342
Public transportation	265	[3]105	107	209	154	154	253	420
Health care	1,361	870	476	704	1,100	1,185	1,337	1,929
Health insurance	464	[3]257	168	271	416	432	489	613
Medical services	620	355	216	283	454	493	547	957
Drugs	198	217	82	114	196	185	217	240
Medical supplies	80	[3]41	[3]10	37	35	75	85	120
Entertainment	1,696	497	534	695	799	1,041	1,549	2,930
Fees and admissions	452	57	114	111	169	199	362	889
Television, radios, sound equipment	548	231	252	341	322	446	523	814
Pets, toys, and playground equipment	319	150	87	146	184	228	355	486
Other entertainment supplies, equipment, and services	378	[3]59	80	97	124	169	309	740
Personal care products and services	470	375	193	265	367	323	462	677
Reading	151	54	38	58	78	101	145	256
Education	576	[3]264	126	149	218	261	429	1,125
Tobacco products and smoking supplies	347	211	368	366	306	387	424	307
Miscellaneous	718	[3]624	246	243	358	524	766	1,118
Cash contributions	793	[3]89	[3]265	[3]155	371	561	705	1,398
Personal insurance and pensions	3,371	293	385	862	1,439	2,222	3,294	6,064
Life and other personal insurance	461	[3]145	135	192	279	343	413	758
Pensions and Social Security	2,909	148	249	670	1,161	1,879	2,881	5,305
Sources of income and personal taxes: [1]								
Money income before taxes	37,275	1,086	7,868	12,377	17,509	24,695	34,630	65,966
Wages and salaries	31,284	1,867	2,746	6,851	13,196	20,501	31,143	56,675
Self-employment income	2,821	[3]-1,358	[3]231	759	752	1,264	1,638	6,120
Social Security, private and government retirement	1,056	[3]179	1,135	1,145	1,424	1,018	783	1,115
Interest, dividends, rental income, other property income	427	[3]-675	[3]7	[3]74	45	166	230	1,020
Unemployment and workers' compensation, veterans' benefits	313	[3]33	[3]147	[3]241	405	392	228	361
Public assistance, supplemental security income, food stamps	997	794	3,336	2,944	1,374	1,168	322	107
Regular contributions for support	218	[3]147	[3]208	[3]262	[3]206	135	176	280
Other income	158	[3]99	[3]57	[3]100	[3]108	51	111	289
Personal taxes	2,428	-118	-116	30	381	1,157	2,057	5,174
Federal income taxes	1,865	-130	-124	-12	217	876	1,505	4,053
State and local income taxes	507	[3]-12	-1	36	149	252	466	1,027
Other taxes	56	[3]24	[3]9	[3]6	15	29	87	94
Income after taxes	34,846	1,204	7,984	12,347	17,128	23,538	32,573	60,792

See footnotes at end of table.

Table 38. Consumer units of five or more persons by income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Complete reporting of income							
	Total complete reporting	Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 and over
Addenda:								
Net change in total assets	$4,222	[3] -$215	$398	(2)	$2,690	$251	$4,591	$8,748
Net change in total liabilities	5,182	-89	-691	322	2,384	2,277	5,251	10,341
Qther money receipts	162	[3] 2	[3] 119	[3] 153	127	50	89	283
Mortgage principal paid on owned property	-701	[3] -173	-173	-268	-383	-504	-586	-1,208
Estimated market value of owned home	71,477	23,469	15,561	20,200	25,191	48,018	59,406	130,626
Estimated monthly rental value of owned home	420	166	125	138	198	286	366	730
Gifts of goods and services:								
Clothing, males 2 and over	60	[3] 7	[3] 71	[3] 87	[3] 5	39	49	81
Clothing, females 2 and over	78	[3] 106	[3] 3	[3] 46	[3] 105	17	112	105
Clothing, infants less than 2	32	[3] 6	[3] 14	[3] 26	19	31	41	39
Jewelry and watches	14	(4)	[3] 2	[3] 1	[3] 8	[3] 7	[3] 23	21
Small appliances and miscellaneous housewares	13	[3] 1	[3] 3	(2)	[3] 10	[3] 3	7	29
Household textiles	[3] 6	[3] 6	(4)	[3] 35	[3] 7	[3] 1	[3] 1	[3] 6
All other gifts	422	[3] 91	156	162	279	299	512	620

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

Table 39. Consumer units of single males by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Total single men	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Number of consumer units (in thousands)	11,917	2,398	3,226	1,978	1,221	1,102	1,992
Consumer unit characteristics:							
Income before taxes [1]	$20,941	$11,473	$22,931	$28,801	$31,368	$21,344	$15,383
Income after taxes [1]	18,755	10,574	20,361	25,260	27,967	18,982	14,370
Average number of persons in consumer unit	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Age of reference person	41.5	21.3	29.0	38.9	49.3	59.0	74.0
Average number in consumer unit:							
Earners	.8	.9	1.0	.9	.9	.7	.2
Vehicles	1.3	1.0	1.4	1.5	1.5	1.4	1.1
Children under 18	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Persons 65 and over	.2	n.a.	n.a.	n.a.	n.a.	n.a.	1.0
Percent distribution							
Sex of reference person:							
Male	100	100	100	100	100	100	100
Housing tenure:							
Homeowner with mortgage	18	3	20	29	30	21	11
Homeowner without mortgage	15	1	5	7	18	25	49
Renter	67	96	75	63	53	54	40
Race of reference person:							
Black	10	5	7	12	17	14	14
White and other	90	95	93	88	83	86	86
Education of reference person:							
Elementary (1-8)	9	1	1	1	10	15	38
High school (9-12)	35	29	30	36	43	45	40
College	55	70	69	63	46	40	21
Never attended and other	(2)	(2)	(2)	(2)	1	1	1
At least one vehicle owned	81	73	86	85	80	79	78
Average annual expenditures	$18,668	$12,661	$20,878	$23,684	$23,671	$19,227	$13,977
Food	2,501	1,717	2,795	2,828	2,890	3,176	2,077
Food at home	966	520	969	1,107	1,054	1,358	1,153
Cereals and bakery products	142	84	137	148	179	177	180
Cereals and cereal products	46	29	49	51	42	54	55
Bakery products	96	56	88	96	137	123	125
Meats, poultry, fish, and eggs	225	83	223	257	249	411	274
Beef	72	22	75	95	72	133	82
Pork	36	11	31	36	42	71	55
Other meats	39	20	35	34	61	56	50
Poultry	32	13	31	33	33	62	41
Fish and seafood	33	10	37	44	30	61	30
Eggs	14	7	14	14	11	28	17
Dairy products	130	77	135	133	134	158	174
Fresh milk and cream	65	40	65	67	67	75	90
Other dairy products	65	37	70	66	67	84	83
Fruits and vegetables	165	75	166	202	167	221	218
Fresh fruits	51	19	48	61	50	71	77
Fresh vegetables	50	21	50	65	51	73	66
Processed fruits	41	27	43	47	39	48	51
Processed vegetables	23	9	25	29	28	29	25

See footnotes at end of table.

Table 39. Consumer units of single males by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single men	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Other food at home	$304	$201	$309	$369	$325	$392	$307
Sugar and other sweets	29	13	28	37	44	37	31
Fats and oils	20	11	19	19	23	35	25
Miscellaneous foods	129	96	130	158	111	151	140
Nonalcoholic beverages	106	68	116	114	123	154	91
Food prepared by consumer unit on out-of-town trips	21	13	15	41	[4] 24	[4] 14	[4] 20
Food away from home	1,535	1,197	1,826	1,721	1,836	1,818	924
Alcoholic beverages	461	419	651	537	422	273	217
Housing	5,818	3,444	6,674	7,310	7,710	5,748	4,693
Shelter	3,878	2,395	4,601	4,990	5,058	3,784	2,718
Owned dwellings	1,280	[4] 171	1,478	1,784	2,136	1,362	1,221
Mortgage interest	776	[4] 115	1,137	1,300	1,246	568	292
Property taxes	236	[4] 20	182	194	439	356	437
Maintenance, repairs, insurance, other expenses	268	[4] 36	159	290	450	438	493
Rented dwellings	2,238	2,048	2,826	2,672	2,357	1,826	1,242
Other lodging	360	176	297	534	566	596	255
Utilities, fuels, and public services	1,059	581	1,114	1,242	1,258	1,158	1,184
Natural gas	127	47	112	159	160	154	183
Electricity	392	200	401	463	476	432	464
Fuel oil and other fuels	48	[4] 8	27	61	41	47	122
Telephone	418	307	508	469	484	439	305
Water and other public services	73	19	67	91	96	85	110
Household operations	154	33	115	191	253	183	248
Personal services	27	[4] 5	[4] 39	[4] 35	[4] 47	[4] 5	[4] 23
Other household expenses	127	28	76	156	206	178	224
Housekeeping supplies	149	77	160	168	162	222	158
Laundry and cleaning supplies	39	17	43	37	43	66	43
Other household products	51	31	51	56	72	75	49
Postage and stationery	59	28	67	75	47	81	66
Household furnishings and equipment	579	358	683	719	979	401	385
Household textiles	35	51	36	46	[4] 7	[4] 33	23
Furniture	166	113	221	223	254	130	49
Floor coverings	27	[4] 18	[4] 48	[4] 44	[4] 18	(3)	[4] 7
Major appliances	75	26	96	91	136	[4] 59	57
Small appliances, miscellaneous housewares	28	22	36	41	21	19	19
Miscellaneous household equipment	247	129	248	273	543	159	231
Apparel and services	797	627	1,002	996	932	634	474
Men and boys	396	329	489	521	492	292	200
Men, 16 and over	389	328	473	516	487	286	196
Boys, 2 to 15	7	(3)	[4] 16	[4] 5	[4] 4	[4] 6	[4] 4
Women and girls	40	25	42	71	[4] 26	[4] 21	[4] 42
Women, 16 and over	29	23	35	34	[4] 19	[4] 20	[4] 35
Girls, 2 to 15	11	[4] 3	[4] 8	37	[4] 7	[4] 2	[4] 6
Children under 2	7	[4] 4	11	[4] 9	[4] 5	[4] 4	[4] 6
Footwear	113	[4] 92	136	96	[4] 83	[4] 168	[4] 105
Other apparel products and services	240	177	324	298	326	149	121
Transportation	3,714	3,181	4,537	3,922	3,772	3,795	2,738
Vehicle purchases (net outlay)	1,573	1,536	2,008	1,330	1,356	1,460	1,347
Cars and trucks, new	968	935	1,180	787	[4] 931	[4] 825	946
Cars and trucks, used	579	572	754	541	426	635	401
Other vehicles	26	[4] 28	73	[4] 2	(3)	(3)	(3)
Gasoline and motor oil	706	642	780	774	782	792	501

See footnotes at end of table.

Table 39. Consumer units of single males by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single men	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Other vehicle expenses	$1,182	$814	$1,493	$1,509	$1,319	$1,170	$717
Vehicle finance charges	197	145	315	235	252	104	49
Maintenance and repairs	475	316	567	610	461	559	346
Vehicle insurance	362	263	433	458	401	333	263
Vehicle rental, licenses, other charges	147	89	178	206	205	174	59
Public transportation	254	189	256	309	314	373	172
Health care	689	149	427	764	633	859	1,637
Health insurance	267	58	190	249	302	337	603
Medical services	291	44	157	381	213	319	748
Drugs	96	24	48	102	91	176	217
Medical supplies	35	23	32	32	26	27	68
Entertainment	1,023	964	1,137	1,585	972	890	451
Fees and admissions	317	312	397	392	319	253	153
Television, radios, sound equipment	365	429	425	452	364	239	169
Pets, toys, and playground equipment	101	47	100	194	93	93	87
Other entertainment supplies, equipment, and services	240	176	215	547	198	305	42
Personal care products and services	193	175	221	225	178	198	140
Reading	118	78	118	168	159	126	89
Education	332	841	346	196	246	[4] 38	[4] 47
Tobacco products and smoking supplies	196	138	173	258	312	292	113
Miscellaneous	487	190	501	801	734	589	304
Cash contributions	755	50	459	1,453	1,964	777	635
Personal insurance and pensions	1,585	687	1,837	2,640	2,746	1,832	362
Life and other personal insurance	146	27	115	219	209	282	152
Pensions and Social Security	1,439	660	1,722	2,421	2,537	1,550	210
Sources of income and personal taxes: [1]							
Money income before taxes	20,941	11,473	22,931	28,801	31,368	21,344	15,383
Wages and salaries	14,986	8,870	20,588	24,507	23,131	12,189	1,027
Self-employment income	1,949	491	1,297	2,702	5,997	3,163	1,054
Social Security, private and government retirement	1,975	[4] 12	112	437	950	3,204	8,744
Interest, dividends, rental income, other property income	1,286	711	402	590	632	1,760	4,188
Unemployment and workers' compensation, veterans' benefits	142	[4] 26	116	198	[4] 171	[4] 357	132
Public assistance, supplemental security income, food stamps	100	[4] 11	[4] 71	128	[4] 86	[4] 214	172
Regular contributions for support	333	1,072	200	[4] 168	[4] 99	[4] 176	[4] 30
Other income	170	279	147	72	[4] 302	[4] 283	[4] 36
Personal taxes	2,187	899	2,571	3,542	3,401	2,362	1,013
Federal income taxes	1,735	731	2,062	2,939	2,726	1,825	632
State and local income taxes	389	155	484	530	583	351	293
Other taxes	62	13	24	72	92	186	88
Income after taxes	18,755	10,574	20,361	25,260	27,967	18,982	14,370

See footnotes at end of table.

Table 39. Consumer units of single males by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single men	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Addenda:							
Net change in total assets	$1,979	$467	$3,518	$1,244	$6,388	$4,559	-$2,094
Net change in total liabilities	1,460	793	2,567	1,096	2,864	912	273
Other money receipts	317	75	204	446	[4] 52	[4] 383	790
Mortgage principal paid on owned property	-224	[4] -21	-249	-362	-447	-254	-138
Estimated market value of owned home	27,574	[4] 2,277	22,676	28,848	44,989	43,542	45,177
Estimated monthly rental value of owned home	177	[4] 20	154	211	267	238	282
Gifts of goods and services:							
Clothing, males 2 and over	34	28	32	29	[4] 67	[4] 21	[4] 38
Clothing, females 2 and over	39	25	41	69	[4] 26	[4] 21	[4] 42
Clothing, infants less than 2	7	[4] 4	11	[4] 9	[4] 5	[4] 4	[4] 6
Jewelry and watches	73	59	125	70	92	[4] 16	[4] 29
Small appliances and miscellaneous housewares	8	[4] 4	16	[4] 5	[4] 3	[4] 6	[4] 5
Household textiles	[4] 1	(3)	(2)	(3)	(3)	[4] 13	[4] 1
All other gifts	590	270	394	863	875	438	927

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] No data reported.

[4] Data are likely to have large sampling errors.

n.a. = Not applicable.

Table 40. Consumer units of single females by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89

Item	Total single women	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Number of consumer units (in thousands)	14,650	1,764	2,167	1,319	1,228	1,776	6,396
Consumer unit characteristics:							
Income before taxes [1]	$13,803	$8,141	$19,270	$23,841	$19,804	$15,243	$9,989
Income after taxes [1]	12,669	7,609	17,041	20,905	17,453	14,111	9,650
Average number of persons in consumer unit	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Age of reference person	55.1	21.1	28.9	38.9	49.6	60.4	76.3
Average number in consumer unit:							
Earners	.5	.9	.9	.9	.9	.7	.1
Vehicles	.8	.6	.9	1.0	1.1	.9	.6
Children under 18	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Persons 65 and over	.4	n.a.	n.a.	n.a.	n.a.	n.a.	1.0
Percent distribution							
Sex of reference person:							
Female	100	100	100	100	100	100	100
Housing tenure:							
Homeowner with mortgage	15	(2)	17	32	39	25	8
Homeowner without mortgage	32	(2)	2	4	15	39	57
Renter	53	99	81	64	46	36	35
Race of reference person:							
Black	11	9	10	14	15	13	10
White and other	89	91	90	86	85	87	90
Education of reference person:							
Elementa[illegible]8)	15	1	1	3	4	9	31
High school (9-12)	40	29	19	28	46	59	45
College	44	70	79	68	50	31	23
Never attended and other	1	(2)	(2)	(2)	(2)	1	1
At least one vehicle owned	66	57	80	84	78	77	55
Average annual expenditures	$14,275	$11,485	$17,416	$21,777	$19,851	$15,802	$11,058
Food	1,915	1,773	2,059	2,457	2,470	2,194	1,637
Food at home	1,133	696	923	1,281	1,332	1,389	1,165
Cereals and bakery products	171	110	125	166	216	188	187
Cereals and cereal products	58	36	40	52	71	60	66
Bakery products	113	74	85	114	144	129	121
Meats, poultry, fish, and eggs	255	138	191	257	322	356	261
Beef	70	37	47	68	87	94	74
Pork	49	23	34	52	61	78	49
Other meats	36	18	27	34	62	49	36
Poultry	49	22	42	54	50	69	52
Fish and seafood	35	31	31	38	37	46	32
Eggs	16	7	11	11	24	20	17
Dairy products	144	93	125	150	179	174	146
Fresh milk and cream	67	43	47	61	84	74	74
Other dairy products	77	50	77	89	96	100	72
Fruits and vegetables	234	116	173	242	244	264	269
Fresh fruits	79	42	56	96	70	85	92
Fresh vegetables	72	34	54	60	78	90	82
Processed fruits	51	26	41	51	60	52	58
Processed vegetables	32	13	21	36	36	36	37

See footnotes at end of table.

Table 40. Consumer units of single females by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single women	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Other food at home	$329	$238	$309	$466	$372	$408	$302
Sugar and other sweets	42	26	30	62	51	51	42
Fats and oils	30	18	17	29	33	38	35
Miscellaneous foods	136	120	136	183	131	162	124
Nonalcoholic beverages	109	67	113	180	136	133	95
Food prepared by consumer unit on out-of-town trips	12	8	13	14	19	24	7
Food away from home	782	1,078	1,136	1,176	1,138	805	472
Alcoholic beverages	139	322	255	299	148	102	42
Housing	5,255	3,336	6,002	7,979	7,105	5,663	4,508
Shelter	3,077	2,225	4,086	5,274	4,089	3,163	2,299
Owned dwellings	1,157	[3] 24	1,006	2,059	1,975	1,602	1,053
Mortgage interest	482	[3] 19	761	1,515	1,150	503	168
Property taxes	313	[3] 3	139	277	401	525	389
Maintenance, repairs, insurance, other expenses	362	[3] 3	106	267	424	573	496
Rented dwellings	1,715	2,027	2,919	2,825	1,743	1,245	1,117
Other lodging	205	174	160	390	371	316	129
Utilities, fuels, and public services	1,187	582	996	1,356	1,492	1,488	1,242
Natural gas	169	35	106	167	223	262	192
Electricity	435	167	343	433	540	536	492
Fuel oil and other fuels	69	[3] 9	20	[3] 47	56	109	98
Telephone	415	359	486	615	533	440	335
Water and other public services	100	13	41	94	140	142	125
Household operations	236	26	70	138	203	214	382
Personal services	56	(4)	[3] 2	[3] 1	[3] 2	[3] 6	125
Other household expenses	180	26	68	137	200	209	257
Housekeeping supplies	230	118	222	327	334	211	230
Laundry and cleaning supplies	50	27	50	70	60	47	52
Other household products	90	34	86	135	156	86	87
Postage and stationery	90	57	87	123	117	78	91
Household furnishings and equipment	524	384	628	884	988	587	355
Household textiles	50	36	32	47	93	82	43
Furniture	163	194	218	353	345	135	70
Floor coverings	25	[3] 5	[3] 7	[3] 27	[3] 85	[3] 19	26
Major appliances	80	27	70	115	110	100	79
Small appliances, miscellaneous housewares	34	26	40	47	47	56	22
Miscellaneous household equipment	173	97	261	296	308	196	115
Apparel and services	1,032	1,198	1,462	1,828	1,677	1,127	573
Men and boys	71	34	92	93	147	95	50
Men, 16 and over	56	29	67	91	122	72	37
Boys, 2 to 15	15	[3] 5	26	[3] 2	[3] 25	24	12
Women and girls	672	832	920	1,288	1,138	685	365
Women, 16 and over	658	824	907	1,258	1,120	671	353
Girls, 2 to 15	14	[3] 8	[3] 13	30	[3] 18	14	12
Children under 2	15	12	16	24	38	18	8
Footwear	124	139	173	132	145	187	86
Other apparel products and services	149	180	261	292	209	141	65
Transportation	1,983	1,986	3,113	3,320	2,624	2,552	1,046
Vehicle purchases (net outlay)	703	848	1,212	1,306	[3] 563	1,134	274
Cars and trucks, new	440	[3] 406	797	[3] 833	[3] 387	791	159
Cars and trucks, used	264	442	415	473	[3] 176	343	115
Other vehicles	(4)	(4)	(4)	(4)	(4)	(4)	(4)
Gasoline and motor oil	384	425	528	561	593	466	225

See footnotes at end of table.

Table 40. Consumer units of single females by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single women	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Other vehicle expenses	$664	$518	$1,060	$1,108	$1,115	$716	$382
Vehicle finance charges	87	91	178	199	170	76	19
Maintenance and repairs	233	167	306	428	405	251	152
Vehicle insurance	260	203	384	355	348	332	177
Vehicle rental, licenses, other charges	84	57	192	125	193	57	34
Public transportation	231	195	313	345	353	237	165
Health care	1,024	268	613	782	777	982	1,480
Health insurance	405	50	144	185	243	450	656
Medical services	380	131	317	401	353	324	486
Drugs	184	43	90	119	133	171	281
Medical supplies	54	44	61	76	48	37	57
Entertainment	591	526	966	1,178	954	566	301
Fees and admissions	186	192	292	326	377	164	90
Television, radios, sound equipment	211	159	306	349	309	239	137
Pets, toys, and playground equipment	104	55	125	269	174	133	58
Other entertainment supplies, equipment, and services	90	120	242	234	93	30	16
Personal care products and services	223	207	295	354	309	236	166
Reading	107	65	119	171	154	116	90
Education	212	937	262	142	310	[3] 105	21
Tobacco products and smoking supplies	115	111	126	249	231	161	49
Miscellaneous	339	128	415	507	783	416	232
Cash contributions	482	99	210	358	571	456	696
Personal insurance and pensions	860	529	1,520	2,153	1,737	1,125	218
Life and other personal insurance	104	13	88	130	145	156	106
Pensions and Social Security	756	516	1,432	2,023	1,592	970	112
Sources of income and personal taxes: [1]							
Money income before taxes	13,803	8,141	19,270	23,841	19,804	15,243	9,989
Wages and salaries	8,257	7,105	18,273	20,968	16,453	9,725	716
Self-employment income	323	[3] 39	203	1,691	[3] 871	[3] 206	90
Social Security, private and government retirement	3,615	[3] 36	[3] 69	[3] 81	438	3,197	7,220
Interest, dividends, rental income, other property income	1,039	99	160	435	577	1,554	1,664
Unemployment and workers' compensation, veterans' benefits	74	[3] 25	92	[3] 71	[3] 235	[3] 104	45
Public assistance, supplemental security income, food stamps	152	[3] 12	[3] 95	208	[3] 211	254	160
Regular contributions for support	268	639	301	[3] 215	945	166	67
Other income	73	186	77	174	[3] 73	[3] 38	29
Personal taxes	1,133	532	2,230	2,937	2,351	1,132	339
Federal income taxes	905	468	1,807	2,321	1,792	869	279
State and local income taxes	210	109	408	595	511	222	34
Other taxes	19	[3] -45	14	20	48	42	26
Income after taxes	12,669	7,609	17,041	20,905	17,453	14,111	9,650

See footnotes at end of table.

Table 40. Consumer units of single females by age: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1988-89—Continued

Item	Total single women	Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 and over
Addenda:							
Net change in total assets	$992	$415	$1,581	$4,186	$2,067	$1,209	$27
Net change in total liabilities	514	504	1,168	1,368	-398	902	186
Other money receipts	352	74	69	1,009	[3] 716	496	279
Mortgage principal paid on owned property	-162	[3] -3	-134	-281	-600	-257	-81
Estimated market value of owned home	35,022	[3] 738	14,527	32,509	51,333	57,490	42,570
Estimated monthly rental value of owned home	227	[3] 4	117	225	313	324	283
Gifts of goods and services:							
Clothing, males 2 and over	67	34	84	93	112	95	49
Clothing, females 2 and over	104	63	66	156	379	104	66
Clothing, infants less than 2	15	12	16	24	38	18	8
Jewelry and watches	22	25	32	23	40	56	5
Small appliances and miscellaneous housewares	11	[3] 5	13	11	24	24	7
Household textiles	5	(4)	(2)	[3] 9	[3] 4	[3] 9	[3] 6
All other gifts	449	252	290	482	929	626	414

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[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

[2] Value less than 0.5.

[3] Data are likely to have large sampling errors.

[4] No data reported.

n.a. = Not applicable.

Appendix A. Glossary

This glossary is divided into four sections: 1. Characteristics, 2. Expenditures, 3. Income and personal taxes, and 4. Other financial information.

1. Characteristics

Age. The age of the reference person.

Complete income reporters. The distinction between complete and incomplete income reporters is based in general on whether the respondent provided values for major sources of income, such as wages and salaries, self-employment income, and Social Security income. Even complete income reporters may not have provided a full accounting of all income from all sources. In the current survey, across-the-board zero income reporting was designated as invalid, and the consumer unit was categorized as an incomplete reporter. In all tables, income data are for complete income reporters only.

Composition of consumer unit. The classification of interview families according to: (1) relationship of other family members to the reference person; (2) age of the children of the reference person; and (3) combination of relationship to the reference person and age of the children. Stepchildren and adopted children are included with the reference person's own children.

Consumer unit. A consumer unit comprises either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who pool their income to make joint expenditure decisions. Financial independence is determined by the three major expense categories: Housing, food, and other living expenses. To be considered financially independent, at least two of the three major expense categories have to be provided by the respondent.

Earner. A consumer unit member, 14 years of age or older, who reported having worked at least 1 week during the 12 months prior to the interview date.

Education of reference person. The number of years of formal education of the reference person on the basis of the highest grade completed. If enrolled at time of the interview, the grade being attended is the one recorded. Persons not reporting the extent of their education are classified under no school or not reported.

Housing tenure. The family's principal place of residence during the survey. "Owner" includes families living in their own homes, cooperatives or condominium apartments, or townhouses. "Renter" includes families paying rent as well as families living rent free in lieu of wages.

Income before taxes. The total money earnings and selected money receipts during the 12 months prior to the interview date. See section 3 of this glossary for a complete definition of the components.

Income after taxes. Income before taxes less personal taxes which include federal income taxes, state and local taxes, and other taxes. See section 3 of this glossary for a complete definition of the components.

Metropolitan Statistical Areas (MSA's). The general concept of an MSA and an SMSA is one of a large population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus. These are defined by the Office of Management and Budget as a standard for Federal agencies in the preparation and publication of statistics relating to metropolitan areas. The term MSA went into effect June 30, 1983, replacing the term SMSA; however, the Consumer Expenditure Survey collection process followed the old definition through 1985. Since 1986, the collection process has followed the new definition of an MSA.

Number of vehicles owned. The number of automobiles, trucks, vans, campers, motorcycles, trailers, and planes owned by members of the consumer unit, including vehicles used partially for business, but excluding those used entirely for business.

Occupation. Refers to the occupation in which the reference person received the most earnings during the survey period. The occupational categories follow those of the Census of Population. Categories shown in the reference tables include the following:

Self-employed—encompasses all occupational categories; the reference person is self-employed in own business, professional practice, or farm.

Wage and salary earners:

Managers and professionals—executives, administrators, and managers; and professional specialties, including architects, engineers, natural and social scientists, lawyers, teachers, writers, health diagnosis and treatment workers, entertainers, and athletes.

Technical, sales, and clerical workers—technicians and related support workers; sales representatives, sales workers, cashiers, and sales-related occupations; and administrative support, including clerical.

Service workers—private household workers, protective services, food preparers, health services, cleaning and building services, and personal service occupations.

Precision production, craft, and repair workers—mechanics and repairers, construction trades, extractive occupations, and precision production occupations.

Operators, fabricators, and laborers—machine operators and assemblers, transportation workers, handlers and laborers, and farming, forestry, and fishery workers.

Retired—retired persons who did not work either full- or part-time during the survey period.

All others, including not reporting—a residual including unemployed persons, those working without pay, those not working due to illness, going to school, or caring for others, and those not reporting their occupational status.

Population. The total civilian noninstitutional population of the United States as well as that portion of the institutional population living in the following group quarters: Boarding houses, housing facilities for students and workers, staff units in hospitals and homes for the aged, infirm, or needy, permanent living quarters in hotels and motels, and mobile home parks. Excluded are military personnel living on military bases and nursing home residents.

Quintiles of income before taxes. For each time period represented in the tables, complete income reporters are ranked in ascending order according to the level of total before-tax income reported by the consumer unit. The ranking is then divided into five equal groups. Incomplete income reporters are not ranked and are shown separately.

Race. The race of the reference person of the consumer unit. All families are included in two racial groups, black and "white and other." The "other" group comprises such races as American Indians, Alaskan natives, Asians, and Pacific Islanders.

Reference person. The first member mentioned by the respondent when asked to "Start with the name of the person or one of the persons who owns or rents the home." It is with respect to this person that the relationship of the other consumer unit members is determined.

Regions. Data are presented for four major regions: Northeast, Midwest, South, and West. Consumer units are classified by region according to the address at which the family was residing during the time of their participation in the survey. The regions comprise the following States:

Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.

Midwest—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

Rural population. All persons living outside of a Metropolitan Statistical Area (MSA) and within an area with a population of less than 2,500 persons. See the definition for *Urban population* below.

Size of the consumer unit. The number of persons whose usual place of residence at the time of the interview is in the sample unit.

Standard Metropolitan Statistical Areas (SMSA's). See definition under Metropolitan Statistical Areas (MSA's).

Urban population. All persons living in Metropolitan Statistical Areas (MSA's) and in urbanized areas and urban places of 2,500 or more persons outside of MSA's. Urban, defined in this survey, includes the rural populations within an MSA.

2. Expenditures

Expenditures consist of the transaction costs, including excise and sales taxes, of goods and services acquired during the interview or recordkeeping period. Expenditure estimates include expenditures for gifts, but exclude purchases or portions of purchases directly assignable to business purposes. Also excluded are periodic credit or installment payments on goods or services already acquired. The full cost of each purchase is recorded even though full payment may not have been made at the date of purchase. The order of the expenditures listed here follows the order of presentation in the reference tables.

Food

Food at home refers to the total expenditures for food at grocery stores or other food stores and food prepared by the consumer unit on trips. It excludes the purchase of nonfood items.

Cereals and cereal products include ready-to-eat and cooked cereals, pasta, flour, prepared flour mixes, and other cereal products such as cornmeal, corn starch, and rice.

Bakery products include bread (white and other than white), crackers and cookies, biscuits and rolls, cakes, cupcakes, bread and cracker products, pies, tarts, sweet rolls, coffeecakes, doughnuts, and other frozen and refrigerated bakery products such as cookies, bread and cake dough, and batter.

Beef includes ground beef, roasts, steaks, veal, and other cuts of beef, excluding canned beef.

Pork includes bacon, pork chops, ham (including canned), roasts, sausage, and other cuts of pork.

Other meats include frankfurters; lunch meats such as bologna, liverwurst, and salami; also lamb, mutton, goat, game, and organ meats.

Poultry includes fresh and frozen chickens and other fresh and frozen poultry (Cornish hens, turkey, duck, etc.).

Fish and seafood include canned fish and seafood and fresh or frozen finfish and shellfish.

Eggs include fresh eggs as well as powdered eggs and egg substitutes.

Fresh milk and cream include fresh whole milk and other fresh milk such as buttermilk and fresh cream (including table cream, whipping cream, fresh sour cream, and fresh sour cream dressing).

Other dairy products include butter, cheese, ice cream products, yogurt, powdered milk, condensed and evaporated milk, liquid and powdered diet beverages, malted milk, milk shakes, chocolate milk, and other specified dairy products.

Fresh fruits include all fresh fruits.

Fresh vegetables include all fresh vegetables.

Processed fruits include all frozen fruits and fruit juices, canned and dried fruits, and canned or bottled fruit juices.

Processed vegetables include canned, dried, and frozen vegetables, and vegetable juices.

Sugar and other sweets include sugar, candy and chewing gum, artificial sweeteners, jams, jellies, preserves, fruit butters, syrup, fudge mixes, icings, and other sweets.

Fats and oils include margarine, shortening and salad dressings, nondairy cream substitutes and imitation milk, and peanut butter.

Miscellaneous foods include frozen prepared meals and other foods, canned and packaged soups, potato chips, nuts and other snacks, condiments and seasonings, olives, pickles, relishes, sauces and gravies, baking needs and other specified condiments, other canned and packaged prepared foods, salads, desserts, and baby foods.

Nonalcoholic beverages include diet and nondiet carbonated drinks (cola, fruit, and other carbonated drinks), coffee (roasted, instant, and freeze dried), tea (loose, instant, and ready-to-drink), and other nonalcoholic beverages, including noncarbonated fruit drinks, breakfast substitutes, chocolate flavored powders, and other specified nonalcoholic beverages.

Food away from home includes all meals (breakfast, lunch, brunch, and dinner) at restaurants, carryouts, and vending machines, including tips, plus meals as pay, special catered affairs such as weddings, bar mitzvahs, and confirmations, and meals away from home on trips.

Alcoholic beverages include beer and ale, wine, whiskey, gin, vodka, rum, and other alcoholic beverages.

Housing

Owned dwellings include interest on mortgages, property taxes and insurance, refinancing and prepayment charges, ground rent, expenses for property management/security, homeowners' insurance, fire insurance and extended coverage, expenses for repairs and maintenance contracted out, and expenses of materials for owner-performed repairs and maintenance for dwellings used or maintained by the consumer unit. Mortgage principal repayments are payments of loans and are shown in section 4 of this glossary, *Other financial information*.

Rented dwellings include rent paid for dwellings, rent received as pay, parking fees, maintenance, and other expenses.

Other lodging includes all expenses for vacation homes, school, college, hotels, motels, cottages, trailer camps, and other lodging while out of town.

Utilities, fuels, and public services include natural gas, electricity, fuel oil, wood, kerosene, coal, bottled gas, water, garbage and trash collection, sewerage maintenance, septic tank cleaning, telephone charges, and other public services.

Domestic services include babysitters, day care tuition, care of invalids, and domestic and other duties.

Other household expenses include housekeeping services, gardening and lawn care services, coin-operated laundry and dry-cleaning (non-clothing), termite and pest control products, moving, storage, and freight expenses, repair of household appliances and other household equipment, repair of computer systems for home use, reupholstering and furniture repair, rental and repair of lawn and gardening tools, and rental of other household equipment.

Laundry and cleaning supplies include soaps and detergents and other laundry cleaning products.

Other household products include cleansing and toilet tissue, paper towels and napkins, miscellaneous household products, and lawn and garden supplies.

Postage and stationery include postage, stationery, stationery supplies, and giftwrap.

Household textiles include bathroom, bedroom, kitchen, dining room, and other linens, curtains and drapes, slipcovers and decorative pillows, and sewing materials.

Furniture includes living room, dining room, kitchen, bedroom, nursery, porch, lawn, and other outdoor furniture.

Floor coverings include installation and replacement of wall-to-wall carpets, room-size rugs, and other soft floor coverings.

Major appliances include refrigerators, freezers, dishwashers, stoves, ovens, garbage disposals, vacuum cleaners, microwaves, air-conditioners, sewing machines, washing machines and dryers, and floor cleaning equipment.

Small appliances/miscellaneous housewares include small electrical kitchen appliances, portable heating and cooling equipment, china and other dinnerware, flatware, glassware, silver and other serving pieces, nonelectric cookware, and plastic dinnerware. Excludes personal care appliances.

Miscellaneous household equipment include typewriters, luggage, lamps and other light fixtures, window coverings, clocks, lawnmowers and gardening equipment, other hand and power tools, telephone answering devices, telephone accessories, computers and computer hardware for home use, computer software and accessories for home use, calculators, office equipment for home use, floral arrangements and house plants, rental of furniture, closet and storage items, household decorative items, infants' equipment, outdoor equipment, smoke alarms, other household appliances, and small miscellaneous furnishings.

Apparel and services

Men's and boys' apparel includes coats, jackets, sweaters, vests, sportcoats, tailored jackets, trousers, slacks, shorts and short sets, sportswear, shirts, underwear, nightwear, hosiery, uniforms, and other accessories.

Women's and girls' apparel includes coats, jackets, furs, sportcoats, tailored jackets, sweaters, vests, blouses, shirts, dresses, dungarees, culottes, slacks, shorts, sportswear, underwear, nightwear, uniforms, hosiery, and other accessories.

Apparel for children under 2 includes coats, jackets, snowsuits, underwear, diapers, dresses, crawlers, sleeping garments, hosiery, footwear, and other accessories for children under 2.

Footwear includes articles such as shoes, slippers, boots, and other similar items. It excludes footwear for children under 2 and special footwear used for sports such as bowling or golf shoes.

Other apparel products and services include material for making clothes, shoe repair, alterations and repairs, sewing patterns and notions, clothing rental, clothing storage, dry cleaning, sent out laundry, watches, jewelry, and repairs to watches and jewelry.

Transportation

Vehicle purchases (net outlay) include the net outlay (purchase price minus trade-in value) on new and used domestic and imported cars and trucks; other vehicles include attachable campers, trailers, motorcycles, and private planes.

Vehicle finance charges include the dollar amount of interest paid for a loan contracted for the purchase of vehicles described above.

Gasoline and motor oil include gasoline, diesel fuel, and motor oil.

Maintenance and repairs include tires, batteries, tubes, lubrication, filters, coolant, additives, brake and transmission fluids, oil change, brake adjustment and repair, front-end alignment, wheel balancing, steering repair, shock absorber replacement, clutch and transmission repair, electrical system repair, exhaust system repair, body work and painting, motor repair, repair to cooling system, drive train repair, drive shaft and rear-end repair, tire repair, other maintenance and services, and auto repair policies.

Vehicle insurance includes the premium paid for insuring cars, trucks, and other vehicles.

Public transportation includes fares for mass transit, buses, trains, airlines, taxis, private school buses, and boats.

Vehicle rental, licenses, and other charges include leased and rented cars, trucks, motorcycles, and aircraft, inspection fees, State and local registration, drivers' license fees, parking fees, towing charges, and tolls.

Health care

Health insurance includes health maintenance plans (HMO's), Blue Cross/Blue Shield, commercial health insurance, Medicare, Medicare supplemental insurance, and other health insurance.

Medical services include hospital room and services, physicians' services, service of a practitioner other than physician, eye and dental care, lab tests, X-rays, nursing, therapy services, care in convalescent or nursing home, and other medical care.

Drugs include prescription and nonprescription drugs, internal and respiratory over-the-counter drugs.

Medical supplies include topicals and dressings, antiseptics, bandages, cotton, first aid kits, contraceptives, syringes, ice bags, thermometers, sunlamps, vaporizers, heating pads, medical appliances such as braces, canes, crutches, and walkers, eyeglasses, and hearing aids, rental and repair of medical equipment.

Entertainment

Fees and admissions include fees for participant sports; admissions to sporting events, movies, concerts, plays; health, swimming, tennis and country club memberships, and other social, recreational, and fraternal organizations; recreational lessons or instruction; rental of movies, and recreation expenses on trips.

Television, radio, and sound equipment include television sets, video recorders, video cassettes, tapes, disks, disk players, video game hardware, video game cartridges, cable TV, radios, phonographs, tape recorders and players, sound components, records and tapes, and records and tapes through record clubs, musical instruments, and rental and repair of TV and sound equipment.

Pets, toys, hobbies, and playground equipment include pet food, pet services, veterinary expenses, toys, games, hobbies, tricycles, and playground equipment.

Other entertainment equipment and services include indoor exercise equipment, athletic shoes, bicycles, trailers, campers, camping equipment, rental of campers and trailers, hunting and fishing equipment, sports equipment, winter sports equipment, water sports equipment, boats, boat motors and boat trailers, rental of boats, landing and docking fees, rental and repair of sports equipment, photographic equipment, film and film processing, photographer fees, repair and rental of photo equipment, fireworks, pinball and electronic video games.

Other expenditures

Personal care products and services include products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products, personal care services for males and females.

Reading includes subscriptions for newspapers, magazines, and books through book clubs; purchase of single copy newspapers and magazines, newsletters, books, and encyclopedias and other reference books.

Education includes tuition, fees, textbooks, supplies, and equipment for public and private nursery schools, elementary and high schools, colleges and universities, and other schools.

Tobacco products and smoking supplies include cigarettes, cigars, snuff, loose smoking tobacco, chewing tobacco, and smoking accessories such as cigarette or cigar holders, pipes, flints, lighters, pipe cleaners, and other smoking products and accessories.

Miscellaneous includes safety deposit box rental, checking account fees and other bank services, legal fees, accounting fees, funerals, cemetery lots, union dues, occupational expenses, and finance charges other than for mortgage and vehicles.

Cash contributions include cash contributed to persons or organizations outside the consumer unit including alimony and child support payments. care of students away from home, and contributions to religious, educational, charitable, or political organizations.

Life, endowment, annuities, and other personal insurance include premiums for whole life and term insurance; endowments; income and other life insurance; mortgage guarantee insurance; mortgage life insurance; premiums for personal liability, accident and disability, and other nonhealth insurance other than for homes and vehicles.

Retirement, pensions, and Social Security include all Social Security contributions paid by employees; employee's contributions to railroad retirement, government retirement, and private pension programs; retirement programs for self-employed.

3. Income and personal taxes

Income is the combined income of all consumer unit members 14 years of age or over during the 12 months preceding the interview. The components of income are described below. The order of the definitions of income and personal taxes follows the order of presentation in the reference tables.

For a definition of *Complete income reporters* or *Quintiles of income*, see section 1.

Money income before taxes is the total money earnings and selected money receipts during the 12 months prior to the interview date. It includes the following components:

Wages and salaries include total money earnings for all consumer unit members, 14 years of age and over, from all jobs, including civilian wages and salaries, Armed Forces pay and allowances, piece-rate payments, commissions, tips, National Guard or Reserve pay (received for training periods), and cash bonuses before deductions for taxes, pensions, union dues, etc.

Self-employment income includes net business and farm income, which consists of net income (gross receipts minus operating expenses) from a profession or unincorporated business or from the operation of a farm by an owner, tenant, or sharecropper. If the business or farm is a partnership, only an appropriate share of net income is recorded. Losses are also recorded.

Social Security, private and government retirement include the following: (1) payments by the Federal Government made under retirement, survivors', and disability insurance programs to retired persons; to dependents of deceased insured workers; or to disabled workers; and (2) private pensions or retirement benefits received by retired persons or their survivors, either directly or through an insurance company.

Interest, dividends, rental income, and other property income include interest income on savings or bonds; payments made by a corporation to its stockholders, periodic receipts from estates or trust funds; net income or loss from the rental of property, real estate, or farms, and net income or loss from roomers or boarders.

Unemployment and workers' compensation and veterans' benefits include income from unemployment compensation and workers' compensation, and veterans' payments including educational benefits, but excluding military retirement.

Public assistance, supplemental security income, and food stamps include public assistance or welfare, including money received from job training grants; supplemental security income paid by Federal, State, and local welfare agencies to low-income persons who are age 65 or over, blind, or disabled; and the value of food stamps obtained.

Regular contributions for support include alimony and child support as well as any regular contributions from persons outside the consumer unit.

Other income includes money income from care of foster children, cash scholarships, fellowships, or stipends not based on working; and meals and rent as pay.

Federal income taxes include Federal income taxes withheld in survey year to pay for income earned in survey year plus additional taxes paid in survey year to cover any underpayment or underwithholding of taxes in the year prior to the survey.

State and local income taxes include State and local income taxes withheld in survey year to pay for income earned in survey year plus additional taxes paid in survey year to cover any underpayment or underwithholding of taxes in year prior to survey.

Other taxes include personal property and other personal taxes paid, including Social Security taxes for the self-employed paid in the survey year to cover any underpayment or underwithholding of taxes in the year prior to the survey.

4. Other financial information

The items here are not part of expenditures or income. They are provided for additional information.

Net change in assets includes changes in savings and checking accounts; purchases of securities (stocks, bonds, or mutual funds) in the year which they were held to the end of the year, sales of securities which were purchased in a prior year; changes in the balances of money owed to the consumer unit; sales and purchases, and repairs and improvements to own dwelling occupied by the CU; vacation home, recreational property, unimproved land and other property owned by the CU; changes in investments in unincorporated family businesses and farms; amounts received or reimbursements from the sale of vehicles; principal amounts of trust held on own dwelling, vacation home, and other properties owned by the CU; and surrender of insurance policies. This value has a positive or negative sign to indicate increase or decrease in assets.

Net change in liabilities includes changes in mortgage principal on own dwelling occupied by the consumer unit, vacation home, recreational property, unimproved land and other property owned by the CU; payments of mortgage interest due before either survey year of the survey period; money owed on purchases of cars, trucks, and other vehicles, and money owed to other creditors such as department stores, banks, credit unions, finance companies, insurance companies, doctors, dentists, and other medical practitioners. This value has a positive or negative sign to indicate increases or decreases in liabilities.

Other money receipts include lump-sum payment from estates, trusts, insurance, sale of house furnishings, refunds from overpayment on Social Security, refunds from insurance policies, and refunds from property taxes.

Mortgage principal paid on owned property includes the reduction of mortgage principal on a mortgage obtained prior to the interview quarter for a home or any other property. This is not included in homeowner costs, but is repayment of a loan.

Gifts of goods and services include gift expenditures for persons outside of the consumer unit: (1) clothing for females and males over 2 years of age, and infants under 2 years of age; (2) jewelry and watches; (3) small appliances and miscellaneous housewares; (4) blankets, sheets, towels, and table linens; and (5) all other gifts. These items have already been defined. Their values are given so they can be subtracted from the expenditure totals if the value of consumption within the household is desired.

Appendix B. Integration and Survey Methods

Integration methodology

Although the Diary survey was designed to collect expenditure information on items less likely to be recalled accurately over a period of time, it is not limited to smaller items, but includes all expenses which the consumer unit incurs during the survey week (except overnight travel). Therefore, there is considerable overlap in the coverage of the Diary and Interview surveys. The integration of the data presented the problem of determining the appropriate survey component from which to select expenditure items.

When data from the 1972-73 Diary and Interview surveys were integrated, all components except those which were considered unique to the Diary were as reported in the Interview. Diary items not collected in the Interview were detailed food expenditures, personal care items, postage, and household supplies and nonprescription drugs. However, an evaluation of the 1972-73 survey showed that, contrary to expectations, estimates from the Diary survey were better for some items.[12] A preliminary investigation of the 1980-81 data showed similar results which indicated that revising the integration methodology might yield improved survey results.

For the current survey, expenditure items are classified into three groups for integration: 1) Those that are unique to the Diary survey, 2) those that by definition are necessarily taken from the Interview survey, and 3) those for which data were available from both surveys and definitional considerations were not a factor. Items unique to the Diary survey in the continuing survey are similar for those in the 1972-73 survey listed above. The use of Diary data for some items was precluded by definitional considerations. For example, the Diary survey asks for out-of-pocket expenditures and does not request information on reimbursement. Thus, those expenditures for which partial or complete reimbursement is a possibility were necessarily taken from the Interview survey. Medical expenditures, automobile repair expenses, and expenditures on construction, repairs, alterations, and maintenance of property fall within this classification, since these are sometimes reimbursed by insurance companies or under homeowner warranties.

For expenditures where data were available from both surveys and definitional considerations were not a factor, the determination of the most accurate source was based upon an analysis of earlier survey data and comparisons with the Personal Consumption Expenditures (PCE) component of the National Income and Product Accounts of the Bureau of Economic Analysis of the U.S. Department of Commerce. The PCE—a measure covering the entire personal sector of the economy—provides estimates that can be compared with many, although not all, [illegible] of expenditures covered by the Consumer [illegible] Survey.[13]

A statistical measure, the mean square error (MSE), was chosen as the method for determining the better source of data. MSE's were calculated for comparable Diary and Interview items by the equation:

$$\text{MSE} = \text{VARIANCE} + \text{CONFIDENCE}((\text{PCE-MEAN})^2)$$

PCE stands for the corresponding mean calculated from the Personal Consumption Expenditure component of the National Income and Product Accounts. This mean was selected to act as a proxy for the true population mean. The confidence term is a factor, 0.0, 0.5, or 1.0, based on the degree of comparability of the Consumer Expenditure (CE) data to the PCE data. A level of confidence of 1.0 was used for items where definitions of coverage between the CE and PCE items were exactly the same and a 0.5 confidence level where there were some discrepancies. When no comparable item existed in the PCE, the confidence level was set to zero, thus basing the comparison for that item on the respective variances of the Diary and Interview.

The resulting mean square errors were then compared for those items for which a selection needed to be made. These comparisons were made on the basis of 5 years of data, 1980-84, and by reviewing the mean square error terms for each individual year. Some decisions were based on using the same source for like items. A complete list of the source selections is given in appendix C.

Description of survey

The Consumer Expenditure Survey consists of two separate components: 1) a quarterly Interview panel survey and 2) a Diary or recordkeeping survey. Each component has its own questionnaire and independent sample.

The Interview survey collects detailed data on an estimated 60 to 70 percent of total household expenditures. In addition, global estimates, that is, expense patterns for a

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[12] Robert B. Pearl, *Reevaluation of the 1972-73 U.S. Consumer Expenditure Survey*, U.S. Bureau of the Census, Technical Paper No. 46, 1979.

[13] Raymond Gieseman, "The Consumer Expenditure Survey: Quality Control by Comparative Analysis," *Monthly Labor Review*, March 1987, pp. 8-14.

3-month period, are obtained for food and other selected items. These global estimates account for an additional 20 to 25 percent of total expenditures. In the Diary survey, respondents are requested to report all expenditures made during their 2-week participation in the survey. All data collected in both surveys are subject to confidentiality requirements, which prevent the disclosure of respondents' identities or such geographic identifiers which lead to their identification.

In addition to the Diary survey record of daily expenses and the Interview survey questionairre, information pertaining to age, sex, race, marital status, and family composition is collected from each survey respondent in a household characteristics questionnaire. The questionnaire also asks for information on work experience, occupation, industry, retirement status, and income—member earnings from wages and salaries, net income from a business or profession, net income from one's own farm, and income from all other sources. The data on household characteristics are collected to determine the eligibility of the family for inclusion in the population covered by the Consumer Price Index; to classify families by family type for purposes of analysis; and to adjust for nonresponse by families who do not cooperate in the survey. The data also provide the link between the Diary and Interview surveys to permit the integration of the data by demographic characteristics.

Quarterly Interview survey. The quarterly Interview portion of the survey is designed to collect data on major items of expense, household characteristics, and income. The expenditures covered by the survey are those which respondents can be expected to recall fairly accurately for 3 months or longer. Each sample household is interviewed once per quarter for five consecutive quarters. Data collected in each quarter are considered independent so that annual estimates are not dependent upon the participation of a consumer unit for the full five quarters.

New households are introduced into the Interview sample on a regular basis as other families complete their participation. For the Interview survey as a whole, 20 percent of the sample is dropped and a new group added each quarter. This rotating procedure improves the operational efficiency of the survey by smoothing interviewer workload.

For the initial interview, information is collected on demographic and family characteristics and on the inventory of major durable goods of each consumer unit. Expenditure information is also collected in this interview, using a 1-month recall. It is used along with the inventory information solely for bounding purposes, that is, to minimize telescoping errors. These errors, common in retrospective interviews, result from a tendency to report events prior to the reference period of the survey.

The second through fifth interviews use uniform questionnaires to collect expenditure information in each quarter. In the second and fifth interviews, information also is obtained on income, such as wage and salary earnings, unemployment compensation, child support, and alimony, as well as on the employment of each household member. For new consumer unit members and members who started work since the second interview, wage, salary, and other information on employment is asked in the third and fourth interviews. If there is no new employment information, it is carried over from the second interview to the third and fourth. In the fifth interview, a supplement is used to collect changes in assets and liabilities.

Households that move away from the sample address between interviews are dropped from the survey. New households that move into the sample address are screened for eligibility and included in the survey if found qualified.

Diary survey. The Diary portion of the survey was designed to collect expenditure data for small items purchased on a daily or weekly basis, such as food, beverages, food consumed away from home, housekeeping supplies, nonprescription drugs and medical supplies, and personal care products and services. However, participants are asked to record all purchases made each day for two consecutive 1-week periods. Each weekly diary is placed by a separate visit. The data collected in each week are considered independent so that annual estimates are not dependent upon the participation of a consumer unit for both weeks.

Sample design

The samples for the Consumer Expenditure Survey are national probability samples of households designed to be representative of the total U.S. civilian population. The eligible population is composed of all civilian noninstitutional persons (see appendix A for a detailed definition of the population).

The first step in sampling was the selection of primary sampling units (PSU's), which consist of counties (or parts thereof), groups of counties, or independent cities. The set of sample PSU's used for the 1988 and 1989 samples was composed of 101 areas, of which 85 urban areas had also been selected by BLS for the Consumer Price Index. There was a decrease in the sample size between 1987 and 1988 due to budget reductions. The urban PSU's were classified according to the following four categories:

1) 29 "A" certainty PSU's that are Metropolitan Statistical Areas (MSA's) with a nonfarm population greater than 1.2 million
2) 20 "L" PSU's, which are medium-sized MSA's
3) 24 "M" PSU's, which are small MSA's
4) 12 "R" PSU's, which are urban nonmetropolitan areas

The population break between L and M PSU's was different by region. The breaks were: Northeast—500,000; Midwest—360,000; South—450,000; and West—330,000. Since these PSU's did not represent the entire rural part of the United States, 16 additional PSU's (denoted as "T") were selected to represent the rural nonmetropolitan areas.

The sampling frame (that is, the list from which housing units were chosen) for the 1988 and 1989 surveys was generated from the 1980 census 100-percent-detail file. The sampling frame was augmented by new construction permits and by techniques used to eliminate recognized deficiencies in coverage in the census. All Enumeration Districts (ED's) from the census that failed to meet the criterion for good or available addresses for new construction and all ED's in nonpermit-issuing areas were grouped into the area segment frame.

The Interview survey is a rotating panel survey. Each panel is interviewed for five consecutive quarters, and then dropped from the survey. As one panel leaves the survey, a new panel is introduced; therefore, approximately 20 percent of the addresses are new to the survey each quarter. If the address is new to the survey, the information collected is used for bounding purposes only, and thus is not used in published tables.

The Diary sample is a new sample each year. The earliest possible day for placing a diary with a household is predesignated so that each day of the week has an equal chance t[illegible] the first of the reference week, and the diaries are evenly spaced throughout the year. During the last 6 weeks of the year, however, the Diary sample is supplemented to twice its normal size to increase the reporting of expenditures unique to the holiday season.

Response rates

Based on the 1980 census 100-percent-detail file, approximately 7,000 addresses were targeted in each quarter for the 1988 and 1989 Interview surveys. The number of housing units designated for the Interview survey for 1987, 1988 and 1989 is shown in table B-1. The discrepancy found between the number of addresses targeted for the surveys and the actual housing units designated for the surveys is due to factors discussed earlier: new construction and bounding interviews. Allowing for nonresponses (including vacancies), the number of usable interviews per quarter was targeted at approximately 5,000 for the 1988 and 1989 Interview surveys.

The annual workload of weekly diaries was targeted at approximately 14,000 for the 1988 and 1989 Diary surveys. Because of new construction, the actual number of housing units is likely to be greater than the targeted workload. Because each week's diary is treated independently, the number of designated weekly diaries is twice the number of designated addresses. Table B–2 shows the number of housing units designated for the years 1987, 1988, and 1989, the number of nonresponses, and the number of usable diaries. Allowing for nonresponses (including vacancies), the annual number of weekly diaries was targeted at 10,500 for the 1988 and 1989 Diary surveys.

There are two general categories of nonresponse:

Type A nonresponses include refusals, temporary absences, and noncontacts.

Types B and C nonresponses include housing vacancies, housing under construction, housing with temporary residents, destroyed or abandoned housing, and units converted to nonresidential use.

Type A responses were considered to be "eligible" units since those units were able to participate but either chose not to do so or could not be contacted. Types B and C nonresponses were not counted as eligible units since these addresses were vacant or no longer existed or were otherwise out of scope.

Tables B-1 and B-2 analyze the levels of response of the housing units designated for interview in the Interview and Diary surveys for 1987, 1988, and 1989.

Table B-1. Analysis of response in the Interview survey, 1987, 1988, and 1989

Sample unit	1987	1988	1989
Housing units designated for the survey	33,156	29,009	28,826
Less: Type B or C nonresponses	5,779	5,128	5,198
Equals: Eligible units	27,377	23,881	23,628
Less: Type A nonresponses	3,841	3,374	3,290
Equals: Interview units	23,536	20,507	20,338
Percent of eligible units interviewed	86.0	85.9	86.1

Table B-2. Analysis of response in the Diary survey, 1987, 1988, and 1989

Sample unit	1987	1988	1989
Housing units designated for the survey	19,065	16,559	16,670
Less: Type B or C nonresponses	3,629	3,272	3,292
Equals: Eligible units	15,436	13,327	13,378
Less: Type A nonresponses	2,338	1,914	1,908
Equals: Interview units	13,098	11,413	11,470
Percent of eligible units interviewed	84.9	85.6	85.7

Weighting

Each family included in the Consumer Expenditure Survey represents a given number of families in the U.S. civilian population, which is the universe. The translation of sample families into the universe of families is known as weighting. Several factors are involved in determining the weight for each consumer unit for which a usable report is received. One factor in assigning weights is the inverse of the probability of selection of the housing unit, adjusted for subsampling in the field. For interviews which cannot be conducted in occupied sample households because of refusals or the fact that no one is home, a complex noninterview adjustment is made. Additional factors include a national-ratio estimate adjustment for age, sex, and race to known civilian noninstitutional population controls, and an adjustment based upon family composition to determine a weight for the consumer unit. In the case of the Diary, a pre-Christmas factor is also included to account for the larger sample.

Beginning with 1984 data, an additional step in the weighting procedure was introduced to correct the inconsistency in demographic estimates between the Diary and Interview surveys. The new procedure, using the method of generalized least squares, narrows the difference between the consumer unit counts of the two surveys for selected characteristics. The impact of this added step on mean expenditures is small.

Data collection and processing

Due to differences in format and design, the Interview survey and the Diary survey are collected and processed separately. Data collection for both is carried out by the Bureau of the Census under contract with BLS. In addition to its collection duties, the Census Bureau is responsible for field editing and coding, consistency checking, quality control, and transmitting the data to BLS. BLS performs additional review and editing procedures in preparing the data for publication and analysis.

Quarterly Interview survey. Upon completion by respondents and interviewers, the Interview questionnaires are returned to the regional offices, where codes are applied to identify demographic characteristics, expenditures, income and assets, and other items such as make and model of automobile and trip destination. The data are keyed and transmitted to the Census Processing Center in Washington, DC, for a detailed computer preedit. Information on missing sections of questionnaires, inconsistencies, and errors is transmitted back to the regional offices for reconciliation by the field staff through office review or interviewer followup. Corrections are keyed and transmitted to Washington, and again receive the computer preedit. This procedure continues until errors identified by the preedit no longer appear. Once a panel month's preedit is complete, selected data are transcribed to the next quarter's questionnaire to assist the interviewer in identifying duplicate reporting of expenses in two consecutive quarters. The current quarter's questionnaire is sent to the Data Preparation Division in Jeffersonville, Indiana, for microfilming and storage.

The data then go through another series of complex computer edits and adjustments which include the identification and correction of data irregularities and inconsistencies throughout the questionnaire. Other adjustments convert mortgage and vehicle payments into principal and interest using associated data on the interest rate and term of the loan, eliminate business and other reimbursed expenses, apply appropriate sales taxes, and derive weights for individual questionnaires. In addition, demographic and work-experience items (except income) are imputed when missing or invalid. All data changes and imputations are identified on the Interview data file. Final tapes of the edited and coded data are then transmitted monthly to BLS.

After receiving the data, BLS conducts an extensive review to ensure that severe data aberrations are corrected. This step includes a review of: Counts and means by region, family relationship coding inconsistencies, and selected extreme values for expenditure and income categories; and a verification of the various data transformations performed by BLS. Cases of questionable data values or relationships are investigated by examining questionnaires on microfilm, and errors are corrected prior to release of the data for public use.

Three major types of data adjustment routines—imputation, allocation, and time adjustment—are carried out to improve the estimates derived from the Interview survey. Data imputation routines account for missing or invalid entries and affect all fields in the data base, except income and assets. Missing or invalid attributes or expenditures are imputed. Allocation routines are applied when respondents provide insufficient detail to meet tabulation requirements. For example, combined expenditures for the fuels and utilities group are allocated among the components of that group, such as gas and electricity. Time adjustment routines are used to classify expenditures by month prior to aggregation of the data to calendar-year expenditures. Tabulations are made before and after the data adjustment routines to analyze the results.

Finally, income data are processed through a routine that identifies and codes the data as being either complete or incomplete. This distinction is based upon a well-defined set of rules regarding the reporting of the various types of income received by individual members and the consumer unit as a whole. Even though incomplete reporting is defined, no income imputation is performed. However, the possibility of imputing income in the future is being studied.

Diary survey. At the beginning of the 2-week collection period, the Census interviewer, using the Household Characteristics Questionnaire, records demographic information on members of each sample consumer unit, and on the work experience and earnings of each member. At this time, the interviewer also leaves the Diary Questionnaire, or daily expenditure record, with the consumer unit to record its expenditures for the week.

The Diary Questionnaire, a self-reporting, product-oriented diary, is used by respondents to record all expenses incurred during their participation in the survey. It is divided by day of purchase and by a broad classification of goods and services.

At the end of the first week, the interviewer collects the diary, reviews the entries, clarifies any questions, and leaves a second diary. The interviewer picks up the second diary at the end of the second week and reviews the entries. At the same time, the interviewer again uses the Household Characteristics Questionnaire to collect previous-year information on work experience and income. Each week of a consumer unit's participation in the survey is treated as a separate occurrence.

The Bureau of the Census performs preliminary processing activities, including a number of data edits and adjustments. Data in the diaries are reviewed during a field edit for completeness and consistency. All notes are reviewed so that expenditure data can be transcribed to the questionnaire for keypunching. In addition, item codes are assigned to the reported expenditure items, household and consumer unit codes are assigned to each household member, and industry and occupation codes are entered for each working member. At the completion of the clerical processing activities, the data are keypunched and loaded onto computer tapes.

The data are then processed by computer to (a) calculate population weights based on BLS specifications, (b) impute demographic characteristics for missing or inconsistent demographic data, (c) impute values for weeks worked when nonresponse is encountered, and (d) apply appropriate sales taxes to the expenditure items. Finally, a computer file of the data base containing these data is produced and transmitted monthly to BLS.

Using the monthly diary data tapes, BLS creates a quarterly data base which is screened for invalid coding and inconsistent relationships as well as for extreme values that may have been recorded or keypunched erroneously. Coding and extreme-value errors are corrected.

Allocation routines are also performed to transform reports of nonspecific items into specific ones. For example, when respondents report expenditures for "meat" rather than beef or pork, allocations are made using proportions derived from item-specific reports in other completed diaries. Income data from the Diary survey are processed in the same way as in the Interview survey.

Reliability of data

Sample surveys are subject to two types of errors, nonsampling and sampling. Nonsampling errors can be attributed to many sources, such as definitional difficulties, differences in the interpretation of questions, inability or unwillingness of the respondent to provide correct information, mistakes in recording or coding the data obtained, and other errors of collection, response, processing, coverage, and estimation for missing data. The full extent of the nonsampling error is unknown, though it is probable that the levels of expenditures are generally underestimates because of difficulties with recall. Current research is underway into various aspects of nonsampling error.[14]

Sampling errors occur because observations are not taken from the entire population. The sample estimate and its estimated standard error enable one to construct confidence intervals used to perform tests of hypotheses. Tables with coefficients of variation and other reliability statistics are available on request. However, since these are cell specific, these tables are extensive.

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[14] Eva Jacobs, Curtis Jacobs, and Cathy Dippo, "The U.S. Consumer Expenditure Survey," in *Bulletin of the International Statistical Institute*, 1989, Vol. LIII, Book 2, pp. 123-142

Appendix C. Survey Source of Data for Integrated Tables

I = Interview survey, D = Diary Survey

I	Number of consumer units (000's)
	Consumer unit characteristics:
I	Income before taxes
I	Income after taxes
I	Average number of persons in consumer unit
I	Age of reference person
	Number in consumer unit:
I	Earners
I	Vehicles
I	Children under 18
I	Persons 65 and over
	Percent reporting:
	Sex of reference person
I	Male
I	Female
	Housing tenure
I	Homeowner with mortgage
I	Homeowner without mortgage
I	Renter
	Race of reference person
I	Black
I	White and other
	Education of reference person
I	Elementary (1 - 8)
I	High school (9 - 12)
I	College
I	Never attended and other
I	At least one vehicle owned
	Total expenditures
	Food, total
	Food at home, total
	Cereals and bakery products, total
	Cereals and cereal products
D	Flour
D	Prepared flour mixes
D	Ready-to-eat and cooked cereals
D	Rice
D	Pasta, cornmeal, and other cereal products
	Bakery products
	Bread, total
D	White bread
D	Bread, other than white
	Crackers and cookies, total
D	Cookies
D	Crackers
D	Frozen and refrigerated bakery products
	Other bakery products, total
D	Biscuits and rolls
D	Cakes and cupcakes
D	Bread and cracker products
D	Sweetrolls, coffee cakes, doughnuts
D	Pies, tarts, turnovers
	Meats, poultry, fish, and eggs, total
	Beef, total
D	Ground beef
	Roast, total
D	Chuck roast
D	Round roast
D	Other roast
	Steak, total
D	Round steak
D	Sirloin steak
D	Other steak
D	Other beef
	Pork, total
D	Bacon
D	Pork chops
	Ham, total
D	Ham, not canned
D	Canned ham
D	Sausage
D	Other pork
	Other meats
D	Frankfurters
	Lunch meats (cold cuts), total
D	Bologna, liverwurst, salami
D	Other lunchmeats
	Lamb, organ meats, and others, total
D	Lamb and organ meats
D	Mutton, goat and game
	Poultry, total
	Fresh and frozen chickens, total
D	Fresh whole chicken
D	Fresh and frozen chicken parts
D	Other poultry, incl. whole frozen chickens
	Fish and seafood, total
D	Canned fish and seafood
D	Fresh and frozen shellfish
D	Fresh and frozen finfish
D	Eggs, total
	Dairy products, total
	Fresh milk and cream, total
D	Whole milk
D	Other milk and cream
	Other dairy products
D	Butter
D	Cheese
D	Ice cream and related products
D	Miscellaneous dairy products
	Fruits and vegetables, total
	Fresh fruits, total
D	Apples
D	Bananas
D	Oranges
D	Other fresh fruits
	Fresh vegetables, total
D	Potatoes
D	Lettuce
D	Tomatoes
D	Other fresh vegetables
	Processed fruits, total
	Frozen fruits and fruit juices, total
D	Frozen orange juice
D	Other frozen fruits and juices
D	Canned and dried fruits
D	Fresh, canned, or bottled fruit juices
	Processed vegetables, total
D	Frozen vegetables
	Canned and dried vegetables and juices, total
D	Canned beans
D	Canned corn
D	Other canned and dried veg. and juices
	Other food at home, total
	Sugar and other sweets, total
D	Candy and chewing gum
D	Sugar
D	Artificial sweeteners
D	Jams, preserves, other sweets
	Fats and oils, total
D	Margarine
D	Other fats, oils, and salad dressing

- D Nondairy cream and imitation milk
- D Peanut butter
- Miscellaneous foods, total
  - Frozen prepared foods, total
    - D Frozen meals
    - D Other frozen prepared foods
  - D Canned and packaged soups
  - Potato chips, nuts, and other snacks, total
    - D Potato chips and other snacks
    - D Nuts
  - Condiments and seasonings, total
    - D Salt, spices, other seasonings
    - D Olives, pickles, relishes
    - D Sauces and gravies
    - D Baking needs and misc. products
  - Other canned/packaged prepared foods, total
    - D Salads and desserts
    - D Baby food
    - D Miscellaneous prepared foods
- Nonalcoholic beverages (excl. juices), total
  - D Cola
  - D Other carbonated drinks
  - Coffee, total
    - D Roasted coffee
    - D Instant and freeze dried coffee
  - D Noncarbonated fruit flavored drinks
  - D Tea
  - D Other nonalcoholic beverages
- I Food prepared on out-of-town trips

- Food away from home, total
  - Meals at restaurants, carry-outs, and other, total
    - D Lunch
    - D Dinner
    - D Snacks and nonalcoholic beverage
    - D Breakfast and brunch
  - I Board (including at school)
  - I Catered affairs
  - I Food on out-of-town trips
  - I School lunches
- I Meals as pay

- Alcoholic beverages, total
  - At home, total
    - D Beer and ale
    - D Whiskey
    - D Wine
    - D Other alcoholic beverages
  - Away from home, total
    - D Beer and ale
    - D Wine
    - D Other alcoholic beverages
    - I Alcoholic beverages purchased on trips

- Housing
  - Shelter
    - Owned dwellings
      - Mortgage interest and miscellaneous charges
        - I Mortgage interest and charges
        - I Prepayment penalty charges (owned home)
      - I Property taxes
      - Maintenance, repairs, insurance, other expenses
        - Homeowners' and related ins., total
          - I Fire and extended coverage
          - I Homeowners' insurance
        - I Ground rent
        - Maintenance and repair service, total
          - I Painting and papering
          - I Plumbing and water heating
          - I Heat, air conditioning, electrical work
          - I Roofing and gutters
          - I Other repair/maintenance service
          - I Repair and replacement of hard surface flooring
          - I Repair of built-in appliances
        - Maintenance/repair commodities, total
          - I Paints, wallpaper, and supplies
          - I Tools and equipment for painting and wallpapering
          - I Plumbing supplies and equipment
          - I Electrical supplies, heating/cooling equipment
          - I Materials for hard surface floor repair and replacement
          - I Materials and equipment for roof/gutters
          - I Materials for plastering, paneling, siding, windows, doors, screens, awnings
          - I Materials for patio, walk, fence, driveway, masonry, brick and stucco work
          - I Materials for landscaping maintenance
          - Miscellaneous supplies/equipment, total
            - I Material for insulation, other maintenance/repair
            - I Materials to finish basement, remodel rooms, or build patios, walks, etc. (owned properties)
        - Property management and security
          - I Property management
          - I Management and upkeep services for security
        - I Parking
    - Rented dwellings, total
      - I Rent
      - I Rent as pay
      - Maintenance, insurance, and other expenses
        - I Tenant's insurance
        - Maintenance and repair services, total
          - I Repair or maintenance services
          - I Repair and replacement of hard surface flooring
          - I Repair of built-in appliances
        - Maintenance and repair commodities, total
          - I Paint, wallpaper, and supplies
          - I Tools and equipment for painting and wallpapering
          - I Materials for plastering, paneling, roofing, gutters, etc.
          - I Materials for patio, walk, fence, driveway, masonry, brick and stucco work
          - I Plumbing supplies and equipment
          - I Electrical supplies, heating/cooling equipment
          - Miscellaneous supplies/equipment, total
            - I Materials for insulation, other maintenance and repair
            - I Termite/pest control (capital improvement)
            - I Materials for additions, finished basements, remodeling rooms
            - I Construction materials for jobs not started
          - I Material for hard surface flooring
          - I Materials for landscape maintenance
    - Other lodging
      - Owned vacation homes, total
        - I Prepayment penalty charge (owned vacation)
        - I Mortgage interest
        - I Property taxes
        - Maintenance, insurance, and other expenses
          - Homeowners' and related insurance
            - I Homeowners' insurance
            - I Fire/extended coverage
          - I Ground rent
          - Maintenance/repair services, total
            - I Repair/remodeling (service)
            - I Repair and replacement of hard surface flooring
          - Maintenance/repair commodities, total
            - I Paints, wallpaper, supplies
            - I Tools/equipment for painting and wallpapering
            - I Materials for plastering, paneling, roofing, gutters, downspouts, siding, windows, doors, screens, and awnings
            - I Materials for patio, walk, fence, drive, masonry, brick, stucco
            - I Plumbing supplies/equipment
            - I Electrical supplies, heating/cooling equipment
            - Miscellaneous supplies/equipment, total
              - I Materials for insulation/other maintenance/repair
              - I Materials for finishing basements, remodeling rooms
            - I Materials for hard surface flooring
            - I Materials for landscaping maintenance
          - Property management and security
            - I Property management
            - I Management and upkeep services for security
          - I Parking
      - I Maintenance, repairs, utilities, insurance, interest paid on mortgage and property tax on other properties
      - I Housing while attending school
      - I Lodging while out of town

  - Utilities, fuels, and public services
    - Natural gas
      - I Utilities, natural gas (renter)
      - I Utilities, natural gas (owned home)
      - I Utilities, natural gas (owned vacation home)
      - I Utilities, natural gas (rented vacation home)

	Electricity
I	Electricity (renter)
I	Electricity (owned home)
I	Electricity (owned vacation home)
I	Electricity (rented vacation home)
	Fuel oil and other fuels
	Fuel oil, total
I	Fuel oil (renter)
I	Fuel oil (owned home)
I	Fuel oil (owned vacation home)
I	Fuel oil (rented vacation home)
	Coal, total
I	Coal (renter)
I	Coal (owned home)
I	Coal (owned vacation home)
I	Coal (rented vacation home)
	Bottled gas
I	Gas, bottled/tank (renter)
I	Gas, bottled/tank (owned home)
I	Gas, bottled/tank (owned vacation home)
I	Gas, bottled/tank (rented vacation home)
	Wood and other fuels, total
I	Wood/other fuels (renter)
I	Wood/other fuels (owned home)
I	Wood/other fuels (owned vacation home)
I	Wood/other fuels (rented vacation home)
I	Telephone
	Water and other public services
	Water/sewerage maintenance, total
I	Water/sewer maintenance (renter)
I	Water/sewer maintenance (owned home)
I	Water/sewer maintenance (owned vacation home)
I	Water/sewer maintenance (rented vacation home)
	Trash/garbage collection, total
I	Trash/garbage coll. (renter)
I	Trash/garbage coll. (owned home)
I	Trash/garbage coll. (owned vacation home)
I	Trash/garbage coll. (rented vacation home)
	Septic tank cleaning, total
I	Septic tank cleaning (renter)
I	Septic tank cleaning (owned home)
I	Septic tank cleaning (owned vacation home)
I	Septic tank cleaning (rented vacation home)
	Household operations
	Personal services
I	Babysitting
I	Care for elderly, invalids, handicapped, etc.
I	Day care centers, nursery/preschools
	Other household expenses
I	Housekeeping services
I	Gardening, lawn care service
I	Water softening service
I	Household laundry/dry cleaning, sent out (non-clothing), not coin-operated
I	Coin-operated household laundry/dry cleaning(non-clothing)
I	Other home services
I	Termite/pest control products
I	Moving, storage, freight express
I	Appliance repair, including service center
I	Reupholstering/furniture repair
I	Repairs/rentals of lawn/garden equipment, hand or power tools, other household equipment
I	Appliance rental
I	Rental of office equipment for non-business use
D	Repair of miscellaneous household equipment and furnishings
I	Repair of computer systems for non-business use
I	Rental and installation of dishwashers, range hoods, and garbage disposals
	Housekeeping supplies
	Laundry and cleaning supplies
D	Soaps and detergents
D	Other laundry cleaning products
	Other household products
D	Cleansing and toilet tissue, paper towels and napkins
D	Miscellaneous household products
D	Lawn and garden supplies
	Postage and stationery
D	Stationery, stationery supplies, giftwraps
D	Postage
	Household furnishings and equipment
	Household textiles
D	Bathroom linens
D	Bedroom linens
D	Kitchen and dining room linens
I	Curtains and drapes
I	Slipcovers, decorative pillows
D	Sewing materials for slipcovers, curtains, other sewing materials for the home
I	Other linens
	Furniture
I	Mattresses and springs
I	Other bedroom furniture
I	Sofas
I	Living room chairs
I	Living room tables
I	Kitchen, dining room furniture
I	Infants' furniture
I	Outdoor furniture
I	Occasional furniture
	Floor coverings
	Wall-to-wall carpet, total (renter)
I	Wall-to-wall carpet, installed (renter)
I	Wall-to-wall carpet, not installed, carpet squares (renter)
	Wall-to-wall carpet (replacement), total (owned home)
I	Wall-to-wall carpet, not installed (replacement), carpet squares (owned home)
I	Wall-to-wall carpet, installed (replacement) (owned home)
D	Room size rugs and other floor covering, non-permanent
	Major appliances
I	Dishwashers (built-in), garbage disposals, range hoods (renter)
I	Dishwashers (built-in), garbage disposals, range hoods owned home)
I	Refrigerators, freezers (renter)
I	Refrigerators, freezers (owned home)
I	Washing machines (renter)
I	Washing machines (owned home)
I	Clothes dryers (renter)
I	Clothes dryers (owned home)
I	Cooking stoves, ovens (renter)
I	Cooking stoves, ovens (owned home)
I	Microwave ovens (renter)
I	Microwave ovens (owned home)
I	Portable dishwashers (renter)
I	Portable dishwashers (owned home)
I	Window air conditioners (renter)
I	Window air conditioners (owned home)
I	Electric floor cleaning equipment
I	Sewing machines
D	Miscellaneous household appliances
	Small appliances, misc. housewares
	Housewares
I	Plastic dinnerware
I	China and other dinnerware
I	Flatware
D	Glassware
D	Silver serving pieces
I	Other serving pieces
D	Nonelectric cookware
	Small appliances
I	Small electric kitchen appliances
I	Portable heating/cooling equipment
	Miscellaneous household equipment
I	Window coverings
D	Infants' equipment
D	Laundry and cleaning equipment
I	Outdoor equipment
I	Clocks
D	Lamps and lighting fixtures
D	Other household decorative items
D	Telephones and accessories
I	Lawn and garden equipment
I	Power tools
D	Office furniture for home use
D	Hand tools
D	Indoor plants, fresh flowers

D	Closet and storage items
I	Rental of furniture
I	Luggage
I	Computers/computer hardware for non-business use
I	Computer software/accessories for non-business use
I	Telephone answering devices
I	Calculators
I	Business equipment for home use
D	Other hardware
I	Smoke alarms (owned home)
I	Smoke alarms (renter)
I	Smoke alarms (owned vacation home)
I	Other household appliances (owned home)
I	Other household appliances (renter)
D	Miscellaneous household equipment and parts
	Apparel and services
	Men and boys
	Men, 16 and over
I	Men's suits
I	Men's sportcoats
D	Men's coats and jackets
D	Men's underwear
D	Men's hosiery
D	Men's nightwear
D	Men's accessories
I	Men's sweaters and vests
I	Men's active sportswear
D	Men's shirts
D	Men's pants
D	Men's shorts/shorts sets
I	Men's uniforms
I	Men's other clothing
	Boys, 2 to 15
D	Boys' coats and jackets
I	Boys' sweaters
D	[illegible]' shirts
D	Boys' underwear
D	Boys' nightwear
D	Boys' hosiery
D	Boys' accessories
D	Boys' suits, sportcoats,vests
D	Boys' pants
D	Boys' shorts, shorts sets
I	Boys' uniforms/active sportswear
I	Boys' other clothing
	Women and girls
	Women, 16 and over
D	Women's coats and jackets
D	Women's dresses
D	Women's sportcoats, tailored jackets
D	Women's vests and sweaters
D	Women's shirts, tops, blouses
D	Women's skirts
D	Women's pants
D	Women's shorts, shorts sets
D	Women's active sportswear
D	Women's sleepwear
D	Women's undergarments
I	Women's hosiery
I	Women's suits
D	Women's accessories
D	Women's uniforms
D	Women's other clothing
	Girls, 2 to 15
I	Girls' coats and jackets
I	Girls' dresses, suits
D	Girls' shirts/blouses/sweaters
I	Girls' skirts and pants
I	Girls' shorts, shorts sets
D	Girls' active sportswear
I	Girls' underwear and sleepwear
D	Girls' hosiery
D	Girls' accessories
I	Girls' uniforms
I	Girls' other clothing
	Children under 2
I	Infants' coat/jacket/snowsuit
I	Infants' dresses/outerwear
D	Infants' underwear
I	Infants' nightwear/loungewear
I	Infants' other clothing
I	Infants' accessories

I	Infants' hosiery
	Footwear
D	Men's footwear
D	Boys' footwear
D	Women's footwear
D	Girls' footwear
	Other apparel products and services
I	Material for making clothes
I	Sewing notions and patterns
I	Watches
I	Jewelry
I	Shoe repair, other shoe service
I	Coin-operated apparel laundry/dry cleaning
I	Apparel alteration and repair
I	Clothing rental
I	Watch and jewelry repair
I	Apparel laundry/dry cleaning not coin-operated
I	Clothing storage
	Transportation
	Vehicle purchases, total
	Cars and trucks, new (net outlay)
I	New cars
I	New trucks
	Cars and trucks, used (net outlay)
I	Used cars
I	Used trucks
	Other vehicles
I	New motorcycles
I	New aircraft
I	Used motorcycles
I	Used aircraft
	Vehicle finance charges
I	Automobile finance charges
I	Truck finance charges
I	Motorcycle and plane finance charges
I	Other vehicle finance charges
	Gasoline and motor oil
I	Gasoline
I	Diesel fuel
I	Gasoline on out-of-town trips
D	Gasahol
I	Motor oil
I	Motor oil on out-of-town trips
	Maintenance and repairs
I	Coolant/additives/brake/transmission fluids
I	Tires
D	Parts/equipment/accessories
D	Vehicle products
D	Misc. auto repair/servicing
I	Body work
I	Clutch, transmission repair
I	Drive train repair
I	Brake work
I	Steering repair
I	Cooling system repair
I	Motor tune-up
I	Lubrication, oil change
I	Front end alignment, wheel balance
I	Shock absorber replacement
I	Brake adjustment
D	Gas tank repair, replacement
I	Minor repair/service out-of-town trip
I	Repair tires and other repair work
I	Exhaust system repair
I	Electrical system repair
I	Motor repair/replacement
I	Auto repair service policy
I	Vehicle insurance
	Public transportation
I	Airline fares
I	Intercity bus fares
I	Intracity mass transit fares
I	Local transprtation, out-of-town trips
I	Taxi fares on trips
I	Taxi fares
I	Intercity train fares
I	Ship fares
I	School bus

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- Vehicle rental, licenses, other charges
  - Leased and rented vehicles
    - I Auto rental
    - I Auto rental, out-of-town trips
    - I Truck rental
    - I Truck rental, out-of-town trips
    - I Motorcycle rental
    - I Aircraft rental
    - I Motorcycle rental out-of-town trips
    - I Aircraft rental out-of-town trips
  - I State/local registration
  - I Driver's license
  - I Vehicle inspection
  - I Parking fees
  - D Tolls
  - I Tolls on out-of-town trips
  - I Towing charges

- Health care
  - Health insurance
    - I Commercial health insurance
    - I Blue Cross/Blue Shield
    - I Health maintenance plans (HMO's)
    - I Medicare payments
    - I Commercial medicare supplements and other health insurance
  - Medical services
    - I Physicians' services
    - I Dental services
    - I Eyecare services
    - I Service, by other than physicians
    - I Lab tests, x-rays
    - I Nurse/therapy/misc. medical services
    - I Hospital room
    - I Hospital service other than room
    - I Care in convalescent or nursing home
    - D Repair of medical equipment
    - I Other medical care service
  - Drugs
    - D Non-prescription drugs
    - I Prescription drugs
  - Medical supplies
    - I Eyeglasses
    - D Topicals and dressings
    - I Medical equipment for general use
    - I Supportive/convalescent medical equipment
    - I Rental of medical equipment
    - D Hearing aids

- Entertainment
  - Fees and admissions
    - I Recreation expenses, out-of-town trips
    - I Club membership dues and fees
    - I Fees for participant sports
    - I Participant sports, out-of-town trips
    - I Movie, theater, opera, ballet
    - I Movie, other admissions, out-of-town trips
    - I Admission to sporting events
    - I Admission to sporting events, out-of-town trips
    - I Fees for recreational lessons
    - I Other entertainment services, out-of-town trips
  - Televisions, radios, sound equipment
    - Televisions
      - I Community antenna or cable TV
      - D Black and white TV
      - I Color TV—console
      - I Color TV—portable/table model
      - I VCR's/video disc players
      - I Video cassettes/tapes/discs
      - I Video game hardware/software
      - I Repair of TV/radio/sound equipment
      - I Rental of televisions
    - Radios, sound equipment
      - D Radios
      - D Phonographs
      - D Tape recorders and players
      - I Sound components/component systems
      - D Miscellaneous sound equipment
      - D Sound equipment accessories
      - I Record/tape club
      - I Records, tapes, needles, styli
      - I Rental of VCR/radio/sound equipment
      - I Musical instruments/accessories
      - I Rental/repair music instruments
      - I Rental video cassettes/tapes/discs/films
  - Pets, toys, and playground equipment
    - Pets
      - D Pet food
      - D Pet purchase/supplies/medicine
      - I Pet services
      - I Vet services
    - I Toys, games, hobbies, and tricycles
    - I Playground equipment
  - Other entertainment supplies, equipment, and services
    - Unmotorized boats and trailers, total
      - I Boat without motor/boat trailers
      - I Trailer/other attachable campers
    - Powered sports vehicles, total
      - I Motorized camper coach/other vehicles
      - I Purchase of boat with motor
    - I Rental of sports vehicles
      - I Rental non-camper trailer
      - I Boat/trailer rental out of town
      - I Rental camper/other vehicles on trips
      - I Rental of boat
      - I Rental of campers, other recreational vehicles
    - I Outboard motors
    - I Docking/landing fees
    - Sports, recreation and exercise equipment
      - I Indoor sport/exercise equipment
      - I Bicycles
      - I Camping equipment
      - I Hunting, fishing equipment
      - I Winter sport equipment
      - I Water sport equipment
      - I Rent/repair of miscellaneous sports equipment
    - Photographic equipment and supplies
      - I Film
      - D Other photographic supplies
      - I Film processing
      - I Rent/repair of photo equipment
      - I Photographic equipment
      - D Photographer fees
    - D Fireworks
    - D Souvenirs
    - D Visual goods
    - D Pinball, electronic video games

- Personal care products and services
  - Personal care products
    - D Hair care products
    - D Non-electric articles for the hair
    - I Wigs and hairpieces
    - D Oral hygiene products, articles
    - D Shaving needs
    - D Cosmetics, perfume, bath preparations
    - D Deodorants, feminine hygiene, misc. personal care
    - I Electric personal care appliances
  - Personal care services
    - D Personal care service for females
    - I Personal care service for males
    - I Repair of personal care appliances

- Reading
  - I Newspapers
  - I Magazines
  - D Newsletters
  - I Books through book clubs
  - I Books not through book clubs
  - I Encyclopedia and other sets of reference books

- Education
  - I School books and supplies for day care, nursery, other
  - I Tuition for colleges and universities
  - I Tuition for elementary/high school
  - I Tuition for other schools
  - I Other school expenses including rentals
  - I School books/supplies for college
  - I School books/supplies for elementary/high school
  - D School supplies, etc.—unspecified

- Tobacco products and smoking supplies
  - I Cigarettes
  - I Other tobacco products
  - D Smoking accessories

D Marijuana

Miscellaneous
D Miscellaneous fees, parimutuel losses
I Legal fees
I Funeral expenses
I Safe deposit box rental
I Check accounts / other bank service charges
I Cemetery lots or vaults
I Accounting fees
D Miscellaneous personal services
I Finance charges excluding mortgage/vehicle
I Occupational expenses

Cash contributions
I Cash contributions to non-consumer unit members, including alimony and students at college
I Gifts to non-consumer unit members
I Contributions to charity
I Contributions to church
I Contributions to education organizations
I Contributions to political organizations
I Other contributions

Personal insurance and pensions, total
Life and other personal insurance
I Life/endowment/annuity/other personal insurance
I Other non-health insurance
Retirement, pensions, Social Security
I Deductions for government retirement
I Deductions for railroad retirement
I Deductions for private pensions
I Deductions for self-employment retirement (IRA's and Keogh plans)
I Deductions for Social Security

Sources of income and personal taxes
Money income before taxes
I Wages and salaries
Self-employment income
I Net business income
I Net farm income
Social Security, private and government retirement
I Social Security/railroad retirement income
I Pensions and annuities
Interest, dividends, rental income, other property income
I Dividends, royalties, estates, and trusts
I Roomer and boarder income
I Other rental income
I Interest
Income from other sources
I Unemployment compensation
I Workers' compensation
I Supplemental security income
I Public assistance
I Food stamps
I Alimony and child support
I Meals as pay
I Rent as pay
I Other income
Personal taxes, total
Federal income taxes
I Federal income tax
I Federal income tax refunds
State and local income taxes
I State and local income tax
I State and local income tax refunds
Other taxes
I Personal property taxes
I Other taxes
I Other tax refunds

Net change in total assets
Change in accounts
I Change in cash in savings account
I Change in cash in checking account
I Change in U.S. savings bonds
Change in securities
I Purchase price of stocks, bonds or mutual funds including broker fees
I Sale price of stocks, bonds, and mutual funds, net
I Change in money owed to consumer unit
Change in investments to own farm or business
I Investments to farm or business
I Assets taken from farm or business
I Change in surrender of insurance policies
Change in net property holdings (owned home)
I Purchase price of property excluding cost of common areas (owned home)
I Purchase price of common areas (owned home)
I Closing costs, purchase of property (owned home)
I Sale price-property/trade-in value (owned home)
I Mortgage principal held after sale of real estate during past five years (owned home)
I Total expense in sale of property (owned home)
I Other charges related to sale of property (owned home)
Change in capital improvements (owned home)
I Managerial and capital improvement services (owned home)
I Wall-to-wall carpet not installed capital improvement (owned home)
Capital improvement material (owned home)
I Materials and supplies purchased for insulation, dwellings under construction, additions, finishing, remodeling, landscaping, etc
I Dishwasher, disposal, or range hood
I Installed wall-to-wall carpeting
I Labor and materials for dwellings under construction and additions
Change in net property holdings (owned vacation home)
I Purchase price property excluding cost of common areas (owned vacation home)
I Purchase price of common areas (owned vacation home)
I Closing costs on purchase of property (owned vacation home)
I Sale price property/trade-in value (owned vacation home)
I Mortgage principal held after sale of real estate during past five years (owned vacation home)
I Total expense in sale of property (owned vacation home)
I Other charge in sale of property (owned vacation home)
Change in capital improvements (owned vacation home)
I Managerial and capital improvement services (owned vacation home)
I Supplies purchased for additions, maintenance and repairs, and new construction

Change in net property holdings (other property)
I Purchase price property excluding cost of common areas (other property)
I Purchase price common areas (other property)
I Closing costs purchase of property (other property)
I Sale price property, trade-in value (other property)
I Mortgage held after sale of real estate during past five years (other property)
I Total expense in sale of property (other property)
I Other charges to sale of property (other property)
Change in capital improvements (other property)
I Property management, security/parking (other property)
Managerial and capital improvement services (other property)
I Contractors' labor and material costs, cost of supplies rented and purchased by the consumer unit and amount paid for appliances provided by contractors for additions, alterations and new constructions on other properties
I Management services and improvements of other properties
I Dishwasher, disposal, range hood capital improvement (other property)

Change in vehicle sales
I Sale of automobiles
I Sale of trucks, including vans
I Sale of motor camper/other vehicles
I Sale of trailer type/other attachable campers
I Sale of motorcycles
I Sale of boats, with motors
I Sale of boats, without motors/boat trailers
I Sale of aircraft

Net change in total liabilities
Change in amount owed to creditors
I Total amount owed 2nd interview

I Total amount owed 5th interview
Change in mortgage principal (owned home)
I Special lump-sum mortgage payments (owned home)
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—owned home)
I Mortgage principal balance (mortgage obtained during interview quarter—owned home)
Change in mortgage principal (owned vacation home)
I Special lump sum mortgage payment (owned vacation home)
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—owned vacation home)
I Mortgage principal balance (mortgage obtained during interview quarter—owned vacation home)
Change in mortgage principal (other property)
I Special lump sum mortgage payment (other property)
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—other property)
I Mortgage principal balance (mortgage obtained during interview quarter—other property)
Change in principal on vehicles
I Reduction of vehicle loan principal (loan obtained prior to interview quarter)
I Vehicle principal balance (loan obtained during interview quarter)

Addenda
Other money receipts
I Lump sum receipts
I Money from sale of household furnishings, etc
I Refund from overpayment on social security
I Refund from insurance policies
I Refunds from property taxes
Market value of financial assets
I Market value of all savings accounts
I Market value of all checking accounts
I Market value of all U.S. savings bonds
I Market value of all securities
Mortgage principal paid on owned property
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—owned home)
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—owned vacation home)
I Reduction of mortgage principal (mortgage obtained prior to interview quarter—other property)
I Estimated market value of owned home
I Rental value of owned home

Gifts of goods and services:
Clothing, males 2 and over
Men and boys
Men, 16 and over
I Men's suits
I Men's sportcoats
D Men's coats and jackets
D Men's underwear
D Men's hosiery
D Men's nightwear
D Men's accessories
I Men's sweaters and vests
I Men's active sportswear
D Men's shirts
D Men's pants
D Men's shorts/shorts sets
I Men's uniforms
I Men's other clothing
Boys, 2 to 15
D Boys' coats and jackets
I Boys' sweaters
D Boys' shirts
D Boys' underwear
D Boys' nightwear
D Boys' hosiery
D Boys' accessories
D Boys' suits, sportcoats, vests
D Boys' pants
D Boys' shorts, shorts sets
I Boys' uniforms/active sportswear
I Boys' other clothing
Clothing, females 2 and over
Women and girls
Women, 16 and over
D Women's coats and jackets
D Women's dresses
D Women's sportcoats, tailored jackets
D Women's vests and sweaters
D Women's shirts, tops, blouses
D Women's skirts
D Women's pants
D Women's shorts, shorts sets
D Women's active sportswear
D Women's sleepwear
D Women's undergarments
I Women's hosiery
I Women's suits
D Women's accessories
D Women's uniforms
D Women's other clothing
Girls, 2 to 15
I Girls' coats and jackets
I Girls' dresses, suits
D Girls' shirts, blouses, sweaters
I Girls' skirts and pants
I Girls' shorts, shorts sets
D Girls' active sportswear
I Girls' underwear and sleepwear
D Girls' hosiery
D Girls' accessories
I Girls' uniforms
I Girls' other clothing
Clothing, infants less than 2
I Infants' coat/jacket/snowsuit
I Infants' dresses/outerwear
D Infants' underwear
I Infants' nightwear/loungewear
I Infants' accessories
I Infants' other clothing
I Infants' hosiery
I Jewelry
I Watches
Small appliances and miscellaneous housewares
I Housewares
I China and other dinnerware
I Flatware
D Glassware
D Silver serving pieces
I Other serving pieces
D Nonelectric cookware
Small appliances
I Small electric kitchen appliances
I Portable heating/cooling equip
Household textiles
D Bathroom linens
D Bedroom linens
D Kitchen and dining room linens

Appendix D. Shares of Total Annual Expenditures

Table D-1. Quintiles of income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989

Item	All consumer units	Total complete reporting	Complete reporting of income					Incomplete reporting of income
			Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Number of consumer units (in thousands)	95,818	82,960	16,558	16,584	16,592	16,607	16,620	12,857
Number of sample interviews	36,946	31,166	5,763	6,017	6,239	6,385	6,762	5,780
Consumer unit characteristics:								
Income before taxes [1]	$31,308	$31,308	$5,720	$13,894	$23,856	$37,524	$75,406	(1)
Income after taxes [1]	28,496	28,496	5,669	13,348	22,233	34,183	66,923	(1)
Average number of persons in consumer unit	2.6	2.5	1.8	2.2	2.6	2.9	3.1	2.7
Age of reference person	47.2	47.1	51.1	50.5	45.5	43	45.4	47.7
Average number in consumer unit								
Earners	1.4	1.4	0.7	1.0	1.4	1.8	2.1	1.4
Vehicles	2.0	2.0	0.9	1.5	2.0	2.6	3.1	2.0
Children under 18	0.7	0.7	0.5	0.5	0.7	0.9	0.8	0.7
Persons 65 and over	0.3	0.3	0.5	0.5	0.3	0.2	0.1	0.3
Percent distribution:								
Male	66	66	41	59	68	78	84	68
Female	34	34	59	41	32	22	16	32
Homeowner with mortgage	39	39	12	18	36	54	74	37
Homeowner without mortgage	24	23	29	31	24	18	15	29
Renter	37	38	59	50	40	29	12	34
Black	11	10	17	12	10	7	5	13
White and other	89	90	83	88	90	93	95	87
Elementary (1-8)	11	11	23	17	9	4	2	11
High school (9-12)	43	43	46	51	49	40	26	45
College	46	46	30	31	42	55	72	43
Never attended and other	1	1	1	1	0	0	0	1
At least one vehicle owned	87	87	62	85	94	97	97	85
Average annual expenditures	$27,810	$28,323	$12,119	$17,616	$24,476	$34,231	$53,093	$24,862
Percent distribution:								
Food	14.9	14.8	18.2	17.6	15.9	14.5	12.8	16.1
Food at home	8.6	8.5	12.5	11.5	9.6	8.1	6.3	9.4
Cereals and bakery products	1.3	1.3	2.0	1.7	1.4	1.2	0.9	1.4
Cereals and cereal products	0.5	0.5	0.8	0.7	0.5	0.4	0.3	0.5
Bakery products	0.8	0.8	1.2	1.1	0.9	0.8	0.6	0.9
Meats, poultry, fish, and eggs	2.2	2.2	3.2	3.1	2.5	2.0	1.6	2.4
Beef	0.7	0.7	1.0	1.0	0.8	0.7	0.5	0.8
Pork	0.4	0.4	0.8	0.6	0.5	0.4	0.3	0.5
Other meats	0.3	0.3	0.4	0.5	0.4	0.3	0.2	0.3
Poultry	0.4	0.4	0.5	0.5	0.4	0.3	0.3	0.4
Fish and seafood	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3
Eggs	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1
Dairy products	1.1	1.1	1.7	1.5	1.2	1.0	0.8	1.2
Fresh milk and cream	0.5	0.5	0.9	0.8	0.6	0.5	0.3	0.6
Other dairy products	0.6	0.6	0.8	0.7	0.6	0.5	0.4	0.6
Fruits and vegetables	1.5	1.4	2.2	2.0	1.6	1.4	1.0	1.7
Fresh fruits	0.5	0.4	0.7	0.6	0.5	0.4	0.3	0.6
Fresh vegetables	0.5	0.4	0.7	0.6	0.5	0.4	0.3	0.5
Processed fruits	0.3	0.3	0.5	0.4	0.3	0.3	0.2	0.4
Processed vegetables	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.3
Other food at home	2.5	2.5	3.4	3.2	2.9	2.5	2.0	2.7
Sugar and other sweets	0.3	0.3	0.5	0.4	0.3	0.3	0.2	0.3
Fats and oils	0.2	0.2	0.3	0.3	0.2	0.2	0.1	0.2
Miscellaneous foods	1.1	1.1	1.5	1.5	1.3	1.1	0.9	1.1
Nonalcoholic beverages	0.8	0.8	1.1	1.0	0.9	0.7	0.6	0.9
Food prepared by consumer unit on out-of-town trips	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Food away from home	6.3	6.3	5.7	6.1	6.3	6.3	6.5	6.7
Alcoholic beverages	1.0	1.1	1.1	1.1	1.3	1.1	0.9	0.9

See footnote at end of table.

Table D-1. Quintiles of income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Total complete reporting	Complete reporting of income					Incomplete reporting of income
			Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Housing	31.0	30.4	35.2	32.7	30.3	28.7	29.6	35.1
Shelter	17.4	17.0	19.6	17.5	16.5	16.0	17.2	19.7
Owned dwellings	10.2	10.0	6.7	6.1	7.9	9.7	13.3	11.8
Mortgage interest	6.3	6.2	2.9	2.5	4.2	6.5	8.8	6.9
Property taxes	2.1	2.0	1.7	1.8	1.8	1.7	2.4	2.6
Maintenance, repairs, insurance, other expenses	1.9	1.9	2.2	1.9	1.9	1.5	2.0	2.3
Rented dwellings	5.4	5.4	11.8	10.4	7.4	4.8	1.7	5.4
Other lodging	1.7	1.6	1.1	1.0	1.2	1.5	2.2	2.4
Utilities, fuels, and public services	6.6	6.4	9.7	8.5	7.2	5.9	4.9	8.0
Natural gas	0.9	0.9	1.4	1.2	1.0	0.8	0.6	1.0
Electricity	2.7	2.6	3.8	3.5	2.9	2.3	2.0	3.3
Fuel oil and other fuels	0.4	0.3	0.6	0.5	0.4	0.3	0.3	0.5
Telephone	2.0	2.0	3.1	2.6	2.3	1.9	1.4	2.5
Water and other public services	0.7	0.6	0.9	0.8	0.7	0.6	0.5	0.7
Household operations	1.7	1.6	1.2	1.3	1.5	1.5	1.9	2.0
Personal services	0.8	0.8	0.5	0.6	0.8	0.9	0.8	0.7
Other household expenses	0.9	0.8	0.7	0.7	0.7	0.5	1.1	1.3
Housekeeping supplies	1.4	1.4	1.5	2.0	1.6	1.3	1.3	1.3
Laundry and cleaning supplies	0.4	0.4	0.6	0.5	0.4	0.4	0.3	0.4
Other household products	0.6	0.6	0.5	0.9	0.6	0.5	0.6	0.5
Postage and stationery	0.4	0.4	0.5	0.6	0.5	0.4	0.4	0.4
Household furnishings and equipment	3.9	3.9	3.1	3.4	3.6	3.9	4.3	4.2
Household textiles	0.4	0.4	0.2	0.4	0.4	0.3	0.4	0.4
Furniture	1.1	1.1	0.8	1.1	0.9	1.1	1.3	1.1
Floor coverings	0.3	0.3	0.2	0.2	0.2	0.3	0.4	0.2
Major appliances	0.5	0.5	0.4	0.6	0.5	0.6	0.5	0.6
Small appliances, miscellaneous housewares	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2
Miscellaneous household equipment	1.4	1.3	1.3	0.9	1.4	1.3	1.5	1.6
Apparel and services	5.7	5.7	5.2	5.2	5.7	5.9	5.8	6.0
Men and boys	1.4	1.4	1.1	1.2	1.2	1.5	1.6	1.5
Men, 16 and over	1.2	1.1	0.8	1.0	1.0	1.2	1.3	1.3
Boys, 2 to 15	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.2
Women and girls	2.4	2.4	2.2	2.2	2.7	2.4	2.3	2.5
Women, 16 and over	2.0	2.0	1.9	1.9	2.3	2.0	1.9	2.2
Girls, 2 to 15	0.3	0.3	0.3	0.3	0.3	0.4	0.3	0.3
Children under 2	0.3	0.3	0.2	0.3	0.3	0.3	0.2	0.2
Footwear	0.7	0.7	0.7	0.7	0.7	0.8	0.6	0.7
Other apparel products and services	1.0	0.9	1.0	0.8	0.9	0.9	1.1	1.0
Transportation	18.7	18.6	16.4	18.2	18.6	21.1	17.7	18.7
Vehicle purchases (net outlay)	8.2	8.3	6.9	7.8	7.7	10.2	7.8	7.7
Cars and trucks, new	4.4	4.4	2.7	2.8	3.8	5.1	5.1	4.4
Cars and trucks, used	3.8	3.8	4.0	5.0	3.8	5.1	2.6	3.3
Other vehicles	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Gasoline and motor oil	3.5	3.5	3.8	4.0	4.1	3.6	2.9	3.9
Other vehicle expenses	5.9	5.9	4.6	5.6	6.1	6.4	5.8	5.7
Vehicle finance charges	1.1	1.1	0.6	0.9	1.1	1.3	1.1	1.1
Maintenance and repairs	2.0	2.1	2.0	2.1	2.1	2.2	1.9	1.9
Vehicle insurance	2.1	2.0	1.7	2.1	2.3	2.1	2.0	2.2
Vehicle rental, licenses, other charges	0.7	0.7	0.4	0.5	0.6	0.7	0.8	0.6
Public transportation	1.0	1.0	1.1	0.8	0.8	0.9	1.2	1.3
Health care	5.1	5.0	7.1	7.6	5.6	4.2	3.8	5.6
Health insurance	1.9	1.9	3.0	3.3	2.3	1.7	1.2	2.1
Medical services	1.9	1.9	2.1	2.5	2.0	1.6	1.7	2.4
Drugs	0.9	0.9	1.7	1.4	1.0	0.7	0.5	0.9
Medical supplies	0.3	0.3	0.3	0.4	0.3	0.2	0.4	0.2
Entertainment	5.1	5.1	4.2	3.7	4.6	5.1	5.9	5.6
Fees and admissions	1.4	1.3	0.9	0.8	1.0	1.3	1.7	1.6
Television, radios, sound equipment	1.5	1.5	1.7	1.6	1.7	1.6	1.4	1.6
Pets, toys, and playground equipment	0.9	0.9	0.7	0.8	1.2	0.9	0.9	0.8
Other entertainment supplies, equipment, and services	1.3	1.3	0.8	0.5	0.8	1.3	1.9	1.7
Personal care products and services	1.3	1.3	1.4	1.7	1.4	1.3	1.2	1.3
Reading	0.6	0.6	0.5	0.6	0.6	0.5	0.6	0.6
Education	1.3	1.2	2.2	0.8	0.8	0.9	1.5	2.1

See footnote at end of table.

Table D-1. Quintiles of income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989—Continued

Item	All consumer units	Total complete reporting	Complete reporting of income					Incomplete reporting of income
			Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent	
Tobacco products and smoking supplies	0.9	0.9	1.5	1.3	1.3	0.9	0.5	0.9
Miscellaneous	2.3	2.4	2.3	2.2	2.7	2.2	2.4	1.6
Cash contributions	3.2	3.3	1.9	2.4	3.0	3.0	4.2	2.8
Personal insurance and pensions	8.9	9.7	2.7	5.0	6.1	10.5	13.2	2.5
Life and other personal insurance	1.2	1.2	0.9	1.1	1.1	1.3	1.4	1.3
Pensions and Social Security	7.6	8.5	1.7	3.9	7.0	9.2	11.8	1.1
Sources of income and personal taxes:[1]								
Money income before taxes	$31,308	$31,308	$5,720	$13,894	$23,856	$37,524	$75,406	(1)
Percent distribution:								
Wages and salaries	74.3	74.3	32.0	52.8	72.3	83.5	77.4	(1)
Self-employment income	8.1	8.1	-0.8	3.9	4.7	4.2	12.5	(1)
Social Security, private and government retirement	10.8	10.8	45.9	33.4	16.0	7.5	4.1	(1)
Interest, dividends, rental income, other property income	4.0	4.0	3.1	3.1	3.7	3.0	4.9	(1)
Unemployment and workers' compensation, veterans' benefits	0.7	0.7	2.0	1.3	0.9	0.8	0.3	(1)
Public assistance, supplemental security income, food stamps	0.9	0.9	12.8	3.0	0.6	0.2	0.1	(1)
Regular contributions for support	0.9	0.9	3.2	1.9	1.4	0.7	0.4	(1)
Other income	0.4	0.4	1.6	0.7	0.3	0.2	0.3	(1)
Personal taxes	9.0	9.0	0.9	3.9	6.8	8.9	11.2	(1)
Federal income taxes	7.1	7.1	0.4	2.9	5.2	6.9	9.1	(1)
State and local income taxes	1.7	1.7	0.2	0.9	1.4	1.8	1.9	(1)
Other taxes	0.2	0.2	0.3	0.2	0.1	0.2	0.2	(1)
Income after taxes	91.0	91.0	99.1	96.1	93.2	91.1	88.8	(1)

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

Table D-2. Income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989

Item	Total complete reporting	Complete reporting of income							
		Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Number of consumer units (in thousands)	82,960	5,721	11,148	10,099	8,680	13,742	11,384	7,553	14,634
Number of sample interviews	31,166	1,988	3,978	3,557	3,161	5,249	4,297	3,008	5,928
Consumer unit characteristics:									
Income before taxes 1	$31,308	$2,420	$7,502	$12,331	$17,357	$24,555	$34,474	$44,550	$79,151
Income after taxes 1	28,498	2,405	7,438	11,942	16,443	22,880	31,477	40,431	70,106
Average number of persons in consumer unit	2.5	1.7	1.9	2.1	2.4	2.6	2.8	3.1	3.1
Age of reference person	47.1	43.4	55.4	51.7	48	45.2	42.4	44.1	45.5
Average number in consumer unit									
Earners	1.4	0.8	0.6	0.9	1.2	1.4	1.7	1.9	2.1
Vehicles	2.0	0.9	0.9	1.4	1.8	2.0	2.5	2.8	3.1
Children under 18	0.7	0.4	0.5	0.5	0.6	0.7	0.8	0.9	0.8
Persons 65 and over	0.3	0.3	0.6	0.5	0.5	0.3	0.2	0.2	0.1
Percent distribution:									
Male	66	40	41	58	63	68	76	80	85
Female	34	60	59	42	37	32	24	20	15
Homeowner with mortgage	39	12	12	17	24	37	51	60	75
Homeowner without mortgage	23	20	34	30	31	23	18	18	14
Renter	38	68	54	53	46	40	31	22	11
Black	10	18	17	12	10	10	8	6	5
White and other	90	82	83	88	90	90	92	94	95
Elementary (1-8)	11	17	26	20	12	8	5	3	2
High school (9-12)	43	43	47	50	54	48	41	39	25
College	46	39	25	30	34	44	54	58	74
Never attended and other	1	1	1	1	0	0	0	0	0
At least one vehicle owned	87	57	64	82	91	94	97	98	97
Average annual expenditures	$28,323	$11,552	$12,416	$16,630	$19,859	$25,025	$32,367	$37,251	$55,299
Percent distribution:									
Food	14.8	18.0	18.4	17.7	17.0	15.8	14.8	14.0	12.6
Food at home	8.5	11.7	12.9	11.9	10.7	9.5	8.7	7.4	6.1
Cereals and bakery products	1.3	1.8	2.1	1.8	1.6	1.4	1.3	1.1	0.9
Cereals and cereal products	0.5	0.7	0.8	0.7	0.6	0.5	0.5	0.4	0.3
Bakery products	0.8	1.0	1.3	1.0	1.1	0.9	0.9	0.7	0.6
Meats, poultry, fish, and eggs	2.2	3.0	3.4	3.2	2.8	2.4	2.2	1.8	1.5
Beef	0.7	0.9	1.1	1.0	1.0	0.8	0.8	0.6	0.5
Pork	0.4	0.7	0.8	0.6	0.5	0.5	0.4	0.3	0.3
Other meats	0.3	0.5	0.4	0.6	0.4	0.4	0.3	0.3	0.2
Poultry	0.4	0.5	0.5	0.5	0.5	0.4	0.3	0.3	0.3
Fish and seafood	0.3	0.3	0.3	0.3	0.4	0.3	0.2	0.2	0.2
Eggs	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
Dairy products	1.1	1.5	1.7	1.5	1.4	1.2	1.1	0.9	0.8
Fresh milk and cream	0.5	0.8	0.9	0.8	0.7	0.6	0.5	0.4	0.3
Other dairy products	0.6	0.7	0.8	0.7	0.6	0.6	0.6	0.5	0.4
Fruits and vegetables	1.4	2.0	2.3	2.0	1.8	1.6	1.5	1.2	1.0
Fresh fruits	0.4	0.6	0.7	0.6	0.5	0.5	0.5	0.4	0.3
Fresh vegetables	0.4	0.7	0.7	0.7	0.6	0.5	0.4	0.4	0.3
Processed fruits	0.3	0.4	0.5	0.4	0.4	0.3	0.3	0.3	0.2
Processed vegetables	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
Other food at home	2.5	3.4	3.4	3.5	3.0	2.9	2.6	2.3	1.9
Sugar and other sweets	0.3	0.4	0.5	0.4	0.3	0.3	0.3	0.3	0.2
Fats and oils	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1
Miscellaneous foods	1.1	1.5	1.4	1.6	1.4	1.3	1.2	1.0	0.9
Nonalcoholic beverages	0.8	1.0	1.1	1.1	0.9	0.9	0.7	0.7	0.6
Food prepared by consumer unit on out-of-town trips	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Food away from home	6.3	6.3	5.6	5.8	6.3	6.3	6.2	6.6	6.4
Alcoholic beverages	1.1	1.3	1.1	1.0	1.1	1.3	1.1	1.1	0.9
Housing	30.4	34.3	35.7	33.5	31.5	30.1	28.4	29.4	29.6
Shelter	17.0	20.2	19.2	17.8	17.1	16.4	15.8	16.6	17.3

See footnote at end of table.

Table D-2. Income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989-Continued

Item	Total complete reporting	Complete reporting of income Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Owned dwellings	10.0	7.2	6.5	5.8	6.8	8.0	8.8	11.4	13.3
Mortgage interest	6.2	4.1	2.3	2.1	3.1	4.2	5.8	7.9	8.9
Property taxes	2.0	1.6	1.8	1.8	1.8	1.9	1.5	2.0	2.4
Maintenance, repairs, insurance, other expenses	1.9	1.5	2.5	1.8	1.9	2.0	1.5	1.6	2.0
Rented dwellings	5.4	11.5	11.8	10.8	9.3	7.2	5.4	3.6	1.6
Other lodging	1.6	1.5	0.9	1.1	1.0	1.2	1.5	1.6	2.3
Utilities, fuels, and public services	6.4	8.6	10.3	8.7	8.2	7.1	6.0	5.9	4.8
Natural gas	0.9	1.0	1.6	1.3	1.1	1.0	0.8	0.8	0.6
Electricity	2.6	3.2	4.2	3.6	3.2	2.9	2.3	2.4	1.9
Fuel oil and other fuels	0.3	0.5	0.6	0.5	0.4	0.4	0.3	0.3	0.3
Telephone	2.0	3.1	3.0	2.6	2.7	2.2	2.0	1.8	1.4
Water and other public services	0.6	0.8	0.9	0.8	0.7	0.7	0.6	0.6	0.5
Household operations	1.6	0.8	1.4	1.5	1.2	1.5	1.4	1.6	2.0
Personal services	0.8	0.2	0.7	0.7	0.6	0.8	0.9	0.9	0.8
Other household expenses	0.8	0.6	0.7	0.7	0.7	0.7	0.5	0.7	1.2
Housekeeping supplies	1.4	1.5	1.6	2.2	1.7	1.6	1.3	1.3	1.3
Laundry and cleaning supplies	0.4	0.5	0.6	0.5	0.5	0.5	0.4	0.3	0.3
Other household products	0.6	0.4	0.5	1.1	0.6	0.6	0.5	0.6	0.6
Postage and stationery	0.4	0.5	0.5	0.6	0.6	0.5	0.4	0.4	0.4
Household furnishings and equipment	3.9	3.1	3.2	3.4	3.3	3.5	3.8	4.1	4.4
Household textiles	0.4	0.2	0.2	0.3	0.4	0.4	0.4	0.3	0.4
Furniture	1.1	0.9	0.8	1.2	1.0	0.9	1.1	1.2	1.3
Floor coverings	0.3	0.3	0.1	0.2	0.2	0.1	0.2	0.3	0.4
Major appliances	0.5	0.3	0.5	0.6	0.6	0.5	0.5	0.6	0.5
Small appliances, miscellaneous housewares	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.3
Miscellaneous household equipment	1.3	1.1	1.5	0.9	1.0	1.4	1.3	1.4	1.5
Apparel and services	5.7	4.4	5.5	5.5	4.9	5.8	6.1	5.4	5.8
Men and boys	1.4	0.9	1.1	1.2	1.2	1.3	1.4	1.5	1.7
Men, 16 and over	1.1	0.6	0.8	1.0	1.1	1.0	1.1	1.2	1.4
Boys, 2 to 15	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3
Women and girls	2.4	1.8	2.3	2.4	2.1	2.7	2.7	2.1	2.3
Women, 16 and over	2.0	1.5	2.0	2.1	1.8	2.4	2.3	1.6	1.9
Girls, 2 to 15	0.3	0.3	0.3	0.3	0.2	0.3	0.4	0.5	0.3
Children under 2	0.3	0.2	0.3	0.3	0.3	0.3	0.4	0.3	0.2
Footwear	0.7	0.6	0.8	0.8	0.6	0.7	0.8	0.7	0.6
Other apparel products and services	0.9	1.0	1.0	0.8	0.7	0.9	0.9	0.9	1.1
Transportation	18.6	18.5	14.9	17.4	19.3	19.1	21.4	19.8	17.6
Vehicle purchases (net outlay)	8.3	8.4	5.6	7.2	8.2	8.2	10.3	9.2	7.8
Cars and trucks, new	4.4	3.9	1.6	2.5	3.0	4.3	5.1	4.7	5.2
Cars and trucks, used	3.8	4.4	3.9	4.6	5.2	3.9	5.1	4.5	2.5
Other vehicles	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
Gasoline and motor oil	3.5	4.3	3.6	4.0	4.2	4.0	3.7	3.5	2.8
Other vehicle expenses	5.9	4.7	4.7	5.3	6.1	6.1	6.5	6.4	5.7
Vehicle finance charges	1.1	0.6	0.6	0.8	1.1	1.1	1.4	1.3	1.1
Maintenance and repairs	2.1	1.9	2.0	2.0	2.3	2.1	2.2	2.2	1.9
Vehicle insurance	2.0	1.7	1.7	2.0	2.2	2.3	2.2	2.2	1.9
Vehicle rental, licenses, other charges	0.7	0.5	0.4	0.5	0.5	0.6	0.8	0.7	0.8
Public transportation	1.0	1.1	1.0	0.9	0.7	0.8	0.9	0.7	1.2
Health care	5.0	5.2	8.2	7.8	7.0	5.5	4.2	4.6	3.7
Health insurance	1.9	1.9	3.6	3.6	3.0	2.2	1.7	1.5	1.1
Medical services	1.9	1.7	2.2	2.3	2.4	2.1	1.6	1.7	1.7
Drugs	0.9	1.2	1.9	1.5	1.2	1.0	0.7	0.7	0.5
Medical supplies	0.3	0.3	0.3	0.4	0.4	0.3	0.2	0.6	0.3
Entertainment	5.1	5.2	3.6	3.7	4.0	4.7	5.0	4.9	6.0
Fees and admissions	1.3	1.3	0.7	0.8	1.0	1.0	1.2	1.4	1.8
Television, radios, sound equipment	1.5	1.9	1.5	1.7	1.7	1.6	1.5	1.6	1.4
Pets, toys, and playground equipment	0.9	0.7	0.7	0.8	0.7	1.2	1.0	0.9	0.9
Other entertainment supplies, equipment, and services	1.3	1.2	0.6	0.4	0.5	0.8	1.3	1.1	2.0
Personal care products and services	1.3	1.2	1.4	1.8	1.6	1.4	1.3	1.3	1.2
Reading	0.6	0.5	0.5	0.6	0.6	0.6	0.5	0.6	0.6
Education	1.2	3.8	1.4	0.8	0.8	0.8	0.9	0.9	1.5

See footnote at end of table.

Table D-2. Income before taxes: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989-Continued

Item	Total complete reporting	Complete reporting of income							
		Less than $5,000	$5,000 to $9,999	$10,000 to $14,999	$15,000 to $19,999	$20,000 to $29,999	$30,000 to $39,999	$40,000 to $49,999	$50,000 and over
Tobacco products and smoking supplies	0.9	1.2	1.7	1.4	1.3	1.2	1.0	0.8	0.5
Miscellaneous	2.4	2.5	2.4	2.2	2.2	2.7	2.4	2.0	2.4
Cash contributions	3.3	1.2	2.6	2.2	2.5	3.0	2.8	3.3	4.3
Personal insurance and pensions	9.7	2.6	2.7	4.5	6.3	8.2	10.1	11.9	13.2
Life and other personal insurance	1.2	0.8	1.0	1.2	1.1	1.0	1.3	1.4	1.3
Pensions and Social Security	8.5	1.7	1.7	3.3	5.2	7.1	8.8	10.4	11.8
Sources of income and personal taxes:[1]									
Money income before taxes	$31,308	$2,420	$7,502	$12,331	$17,357	$24,555	$34,474	$44,550	$79,151
Percent distribution:									
Wages and salaries	74.3	50.0	27.8	47.9	61.3	73.1	82.7	84.6	76.9
Self-employment income	8.1	-20.2	2.2	3.6	4.6	4.6	4.5	4.1	13.2
Social Security, private and government retirement	10.8	39.0	48.0	37.6	25.7	15.5	7.9	6.6	3.8
Interest, dividends, rental income, other property income	4.0	3.3	3.1	3.3	3.5	3.6	3.1	3.0	4.9
Unemployment and workers' compensation, veterans' benefits	0.7	3.3	1.9	1.4	1.2	0.9	0.7	0.7	0.3
Public assistance, supplemental security income, food stamps	0.9	15.3	12.9	3.3	1.7	0.6	0.1	0.2	0.1
Regular contributions for support	0.9	5.8	2.9	2.2	1.4	1.4	0.8	0.6	0.4
Other income	0.4	3.6	1.3	0.8	0.7	0.3	0.2	0.2	0.3
Personal taxes	9.0	0.6	0.9	3.2	5.3	6.8	8.7	9.2	11.4
Federal income taxes	7.1	-0.4	0.5	2.2	4.0	5.2	6.8	7.2	9.3
State and local income taxes	1.7	0.0	0.2	0.7	1.2	1.4	1.7	1.9	1.9
Other taxes	0.2	1.1	0.2	0.2	0.1	0.2	0.2	0.2	0.2
Income after taxes	91.0	99.4	99.1	96.8	94.7	93.2	91.3	90.8	88.6

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

Table D-3. Age of reference person: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Number of consumer units (in thousands)	95,818	7,633	20,855	20,436	14,566	12,005	20,323	11,848	8,474
Number of sample interviews	36,946	2,833	8,335	8,152	5,629	4,653	7,344	4,457	2,887
Consumer unit characteristics:									
Income before taxes [1]	$31,308	$14,863	$30,655	$40,915	$41,968	$34,777	$19,690	$22,051	$16,285
Income after taxes [1]	28,496	13,868	27,951	36,931	37,849	31,119	18,575	20,758	15,425
Average number of persons in consumer unit	2.6	1.8	2.7	3.3	3	2.3	1.8	1.9	1.6
Age of reference person	47.2	21.5	29.7	39.4	49.2	59.6	73.9	69.2	80.5
Average number in consumer unit									
Earners	1.4	1.3	1.5	1.8	2.0	1.5	0.5	0.6	0.2
Vehicles	2.0	1.2	1.9	2.4	2.7	2.3	1.4	1.7	1.1
Children under 18	0.7	0.4	1.1	1.4	0.7	0.2	0.1	0.1	0
Persons 65 and over	0.3	0	0	0	0	0.1	1.4	1.4	1.4
Percent distribution:									
Male	66	62	67	72	69	71	56	62	47
Female	34	38	33	28	31	29	44	38	53
Homeowner with mortgage	39	6	39	60	56	40	16	22	7
Homeowner without mortgage	24	3	5	8	19	42	60	55	67
Renter	37	92	56	31	26	18	24	22	26
Black	11	9	11	12	12	9	9	10	8
White [illegible]ther	89	91	89	88	88	91	91	90	92
Elementary (1-8)	11	2	3	4	8	15	29	22	38
High school (9-12)	43	43	41	37	47	49	44	48	38
College	46	54	56	58	45	35	26	29	23
Never attended and other	1	0	0	0	1	0	1	1	2
At least one vehicle owned	87	75	88	92	91	91	78	86	68
Average annual expenditures	$27,810	$16,577	$26,683	$35,589	$36,073	$28,617	$18,967	$21,152	$15,919
Percent distribution:									
Food	14.9	15.1	14.7	14.7	14.9	15.5	15.4	15.2	15.7
Food at home	8.6	7.8	8.1	8.4	8.3	9.1	10.1	9.7	10.8
Cereals and bakery products	1.3	1.2	1.2	1.3	1.2	1.3	1.6	1.4	1.9
Cereals and cereal products	0.5	0.4	0.5	0.5	0.4	0.4	0.6	0.5	0.7
Bakery products	0.8	0.7	0.7	0.8	0.8	0.9	1.0	0.9	1.2
Meats, poultry, fish, and eggs	2.2	1.7	2.0	2.1	2.3	2.5	2.5	2.5	2.6
Beef	0.7	0.6	0.7	0.7	0.8	0.8	0.8	0.8	0.8
Pork	0.4	0.3	0.4	0.4	0.4	0.5	0.5	0.5	0.5
Other meats	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.4	0.3
Poultry	0.4	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.5
Fish and seafood	0.3	0.2	0.2	0.3	0.2	0.3	0.3	0.3	0.3
Eggs	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
Dairy products	1.1	1.1	1.1	1.1	1.0	1.1	1.2	1.2	1.4
Fresh milk and cream	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.7
Other dairy products	0.6	0.5	0.5	0.6	0.5	0.6	0.6	0.6	0.7
Fruits and vegetables	1.5	1.2	1.3	1.4	1.4	1.6	2.0	1.9	2.2
Fresh fruits	0.5	0.3	0.4	0.4	0.4	0.5	0.7	0.7	0.8
Fresh vegetables	0.5	0.3	0.4	0.4	0.4	0.5	0.6	0.6	0.7
Processed fruits	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.5
Processed vegetables	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3
Other food at home	2.5	2.6	2.5	2.5	2.4	2.6	2.6	2.6	2.7
Sugar and other sweets	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.3
Fats and oils	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3
Miscellaneous foods	1.1	1.4	1.2	1.1	1.0	1.0	1.1	1.1	1.2
Nonalcoholic beverages	0.8	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8

See footnote at end of table.

Table D-3. Age of reference person: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989-Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Food prepared by consumer unit on out-of-town trips	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.1
Food away from home	6.3	7.4	6.6	6.3	6.6	6.3	5.3	5.5	5.0
Alcoholic beverages	1.0	1.9	1.4	0.9	0.8	1.0	0.7	0.8	0.6
Housing	31.0	28.9	33.4	30.7	29.6	28.5	32.5	32.0	33.4
Shelter	17.4	18.4	19.6	17.9	16.7	15.1	15.8	15.5	16.2
Owned dwellings	10.2	1.7	9.7	12.3	10.9	10.2	9.1	9.5	8.4
Mortgage interest	6.3	1.2	7.5	9.1	6.8	4.2	1.9	2.3	1.1
Property taxes	2.1	0.2	1.1	1.8	2.2	3.0	3.5	3.3	3.7
Maintenance, repairs, insurance, other expenses	1.9	0.3	1.0	1.4	1.9	3.0	3.7	3.8	3.6
Rented dwellings	5.4	15.9	8.8	4.1	3.4	2.6	4.8	4.1	6.1
Other lodging	1.7	0.7	1.1	1.6	2.4	2.3	1.8	1.9	1.7
Utilities, fuels, and public services	6.6	5.2	6.1	6.0	6.3	7.1	8.9	8.6	9.6
Natural gas	0.9	0.5	0.8	0.8	0.8	1.1	1.4	1.4	1.4
Electricity	2.7	2.0	2.4	2.5	2.5	2.8	3.6	3.4	4.0
Fuel oil and other fuels	0.4	0.1	0.2	0.3	0.3	0.5	0.7	0.6	1.0
Telephone	2.0	2.4	2.2	1.8	2.0	2.0	2.3	2.3	2.3
Water and other public services	0.7	0.3	0.5	0.6	0.6	0.7	0.9	0.9	1.0
Household operations	1.7	0.7	2.3	1.7	1.1	1.2	2.2	1.7	3.0
Personal services	0.8	0.5	1.7	0.9	0.3	0.2	0.5	0.2	0.9
Other household expenses	0.9	0.2	0.5	0.8	0.8	1.0	1.7	1.5	2.0
Housekeeping supplies	1.4	1.0	1.3	1.4	1.3	1.4	1.9	1.8	2.0
Laundry and cleaning supplies	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5
Other household products	0.6	0.3	0.5	0.6	0.5	0.6	0.8	0.8	1.0
Postage and stationery	0.4	0.4	0.4	0.4	0.4	0.5	0.6	0.7	0.5
Household furnishings and equipment	3.9	3.5	4.2	3.8	4.2	3.7	3.8	4.3	2.7
Household textiles	0.4	0.2	0.3	0.3	0.4	0.5	0.5	0.6	0.3
Furniture	1.1	1.5	1.4	1.1	1.1	0.9	0.9	1.0	0.7
Floor coverings	0.3	0.1	0.2	0.2	0.3	0.4	0.2	0.2	0.1
Major appliances	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.5
Small appliances, miscellaneous housewares	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2
Miscellaneous household equipment	1.4	1.0	1.4	1.3	1.7	1.2	1.4	1.6	1.0
Apparel and services	5.7	6.9	5.8	6.0	5.6	5.5	4.8	5.4	3.6
Men and boys	1.4	1.4	1.5	1.5	1.5	1.4	1.1	1.3	0.7
Men, 16 and over	1.2	1.3	1.2	1.1	1.3	1.2	0.9	1.2	0.5
Boys, 2 to 15	0.3	0.1	0.3	0.4	0.2	0.1	0.1	0.1	0.2
Women and girls	2.4	2.9	2.0	2.6	2.3	2.6	2.3	2.6	1.7
Women, 16 and over	2.0	2.8	1.6	2.0	2.0	2.4	2.1	2.4	1.6
Girls, 2 to 15	0.3	0.1	0.4	0.6	0.3	0.1	0.1	0.1	0.1
Children under 2	0.3	0.5	0.5	0.2	0.2	0.1	0.1	0.1	0.1
Footwear	0.7	0.8	0.7	0.7	0.6	0.6	0.7	0.7	0.6
Other apparel products and services	1.0	1.3	1.1	1.0	1.0	0.8	0.6	0.7	0.5
Transportation	18.7	24.0	19.0	18.5	18.9	18.7	16.3	17.5	14.1
Vehicle purchases (net outlay)	8.2	12.9	8.4	8.5	7.9	8.0	6.7	6.8	6.5
Cars and trucks, new	4.4	5.5	4.2	4.8	4.1	4.6	3.8	3.9	3.4
Cars and trucks, used	3.8	7.4	4.0	3.6	3.7	3.4	3.0	2.9	3.1
Other vehicles	0.1	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Gasoline and motor oil	3.5	4.3	3.6	3.4	3.6	3.8	3.1	3.6	2.4
Other vehicle expenses	5.9	5.9	6.1	5.8	6.2	5.8	5.1	5.7	4.1
Vehicle finance charges	1.1	1.3	1.4	1.2	1.2	0.8	0.6	0.7	0.2
Maintenance and repairs	2.0	1.9	2.0	2.1	2.1	2.1	1.9	2.1	1.7
Vehicle insurance	2.1	2.2	2.0	1.9	2.3	2.3	2.1	2.2	1.9
Vehicle rental, licenses, other charges	0.7	0.5	0.8	0.7	0.7	0.6	0.5	0.6	0.4
Public transportation	1.0	0.9	0.9	0.8	1.2	1.1	1.3	1.4	1.1
Health care	5.1	2.1	3.4	3.8	3.9	6.3	11.3	9.4	14.8
Health insurance	1.9	0.6	1.2	1.3	1.4	2.3	5.0	4.4	6.0
Medical services	1.9	1.0	1.5	1.7	1.5	2.5	3.3	2.6	4.6
Drugs	0.9	0.3	0.5	0.5	0.6	1.2	2.3	1.9	2.9

See footnote at end of table.

Table D-3. Age of reference person: Shares of average annual expenditures, characteristics, and sources of income of all consumer units, Consumer Expenditure Survey, 1989-Continued

Item	All consumer units	Under 25	25-34	35-44	45-54	55-64	65 and over	65-74	75 and over
Medical supplies	0.3	0.2	0.2	0.2	0.3	0.3	0.7	0.4	1.2
Entertainment	5.1	5.6	5.2	5.8	5.1	4.8	3.8	4.0	3.4
Fees and admissions	1.4	1.4	1.2	1.5	1.3	1.4	1.3	1.3	1.2
Television, radios, sound equipment	1.5	2.2	1.8	1.6	1.4	1.3	1.3	1.4	1.1
Pets, toys, and playground equipment	0.9	0.8	1.0	1.0	0.8	0.8	0.7	0.7	0.7
Other entertainment supplies, equipment, and services	1.3	1.2	1.2	1.8	1.5	1.3	0.5	0.5	0.4
Personal care products and services	1.3	1.5	1.3	1.2	1.3	1.4	1.5	1.5	1.4
Reading	0.6	0.5	0.5	0.5	0.5	0.6	0.7	0.7	0.7
Education	1.3	4.0	0.9	1.4	2.0	0.9	0.4	0.5	0.2
Tobacco products and smoking supplies	0.9	1.2	0.9	0.9	0.9	1.1	0.8	0.9	0.6
Miscellaneous	2.3	1.6	2.2	2.5	2.4	2.3	2.3	2.4	2.1
Cash contributions	3.2	0.7	1.9	2.6	3.9	4.0	5.8	4.8	7.5
Personal insurance and pensions	8.9	6.1	9.5	10.4	10.3	9.3	3.9	5.0	1.9
Life and other personal insurance	1.2	0.5	0.9	1.4	1.3	1.4	1.5	1.7	1.1
Pensions and Social Security	7.6	5.6	8.5	9.0	9.0	8.0	2.4	3.3	0.7
Sources of income and personal taxes:[1]									
Money income before taxes	$31,308	$14,863	$30,655	$40,915	$41,968	$34,777	$19,690	$22,051	$16,285
Percent distribution:									
Wages and salaries	74.3	87.7	89.0	85.5	82.0	68.4	18.7	25.5	5.6
Self-employment income	8.1	1.9	6.5	9.7	10.7	8.4	5.1	6.3	2.5
Social Security, private and government retirement	10.8	0.5	0.5	1.0	2.9	15.1	57.3	53.7	64.2
Interest, dividends, rental income, other property income	4.0	0.7	0.9	1.3	1.8	6.0	16.6	11.8	26.1
Unemployment and workers' compensation, veterans' benefits	0.7	0.5	0.6	0.5	0.7	0.7	1.0	1.3	0.4
Public assistance, supplemental security income, food stamps	0.9	2.1	1.4	0.6	0.7	0.8	0.9	1.0	0.8
Regular contributions for support	0.9	4.9	0.8	0.9	0.9	0.2	0.3	0.3	0.4
Other income	0.4	1.5	0.4	0.3	0.4	0.3	0.1	0.1	0.1
Personal taxes	9.0	6.7	8.8	9.7	9.8	10.5	5.7	5.9	5.3
Federal income taxes	7.1	5.3	7.0	7.8	7.7	8.4	4.3	4.5	4.0
State and local income taxes	1.7	1.4	1.8	1.7	1.9	1.8	1.0	1.1	0.8
Other taxes	0.2	0.0	0.1	0.2	0.2	0.3	0.4	0.3	0.4
Income after taxes	91.0	93.3	91.2	90.3	90.2	89.5	94.3	94.1	94.7

[1] Components of income and taxes are derived from "Complete income reporters" only; see glossary.

Consumer Expenditure Survey Publications

A list of previous publications containing data from the Consumer Expenditure Survey program appears below. Bulletins may be purchased from BLS regional offices, the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402, or, for selected publications, on microfiche or paper copy from the National Technical Information Service, U.S. Department of Commerce, Springfield, Virginia 22161. Most bulletins are available for perusal at Depository Libraries around the country.

Consumer Expenditure Survey, 1989, News Release USDL: 90-616 (1990)
Consumer unit income and expenditures, integrated data from Interview and Diary surveys, classified by family characteristics. 9 tables. Available on request (202) 272-5060

Consumer Expenditure Survey, 1987, Bulletin 2354 (1990)
Consumer unit income and expenditures integrating data from both the Diary and Interview surveys, classified by consumer unit characteristics; one way and cross tabulations. 29 tables, 153 pages. $8.00

Consumer Expenditure Survey, 1988, News Release USDL: 90-96 (1990)
Consumer unit income and expenditures, integrated data from Interview and Diary surveys, classified by family characteristics. 10 tables. Available on request (202) 272-5060

Consumer Expenditure Survey: Integrated Survey Data, 1984-86, Bulletin 2333 (1989)
Consumer unit income and expenditures integrating data from both the Diary and Interview surveys, classified by consumer unit characteristics; one way and cross tabulations. 34 tables, 171 pages. $9.00.

Consumer Expenditure Interview Survey: Quarterly Data, 1984-87, Bulletin 2332 (1989)
Consumer unit income and expenditures from the Interview survey presented by quarter, classified by consumer unit characteristics; region, size, age, quintiles, income before taxes, and tenure tables included. 100 tables, 113 pages. $5.50

Interview Survey, 1984, Bulletin 2267 (1986)
Consumer unit income and expenditures, classified by consumer unit characteristics; one way and cross tabulations. 9 tables, 189 pages. $7.00.

Interview Survey, 1982-83, Bulletin 2246 (1986)
Consumer unit income and expenditures, classified by consumer unit characteristics; one way and cross tabulations. 30 tables, 193 pages. $7.00.

Diary Survey, 1982-83, Bulletin 2245 (1986)
Consumer unit income and expenditures for food detail and other selected categories classified by consumer unit characteristics and region. 30 tables, 70 pages. $4.50.

Interview Survey, 1980-81, Bulletin 2225 (1985)
Consumer unit income and expenditures, classified by consumer unit characteristics; one way and cross tabulations. Comparisons with 1972-73 Survey data. 30 tables, 152 pages. $6.00.

Diary Survey, 1980-81, Bulletin 2173 (1983)
Consumer unit income and expenditures for food detail and other selected categories classified by consumer unit characteristics and region. 27 tables, 69 pages. $4.50.

Integrated Diary and Interview Survey Data, 1972-73, Bulletin 1992 (1978)
Total family expenditures and income classified by family characteristics. Totals also for selected metropolitan areas. 15 tables, 136 pages. NTIS Accession # PB 84244992, paper copy, $14.50; microfiche, $4.50.

Interview Survey, 1972-73, Bulletin 1997, Volumes 1 and 2 (1978)
Volume 1 consists of four tables which classify all U.S. families by family income before taxes (income class), family income before taxes (decile class), age of family head, and race of family head. Six additional tables cross-classify families by family income before taxes for six family size groupings. 681 pages. NTIS Accession # PB 84231851, paper copy, $47.00; microfiche, $9.50. Volume 2 contains four tables which cross classify family income before taxes for four geographic regions - Northeast, North Central, South, and West. 321 pages. NTIS Accession # PB 84231869, paper copy, $26.50; microfiche, $4.50.

Interview Survey, 1972-73, Bulletin 1985 (1978)

Family income and expenditures classified by family characteristics; one-way and cross tabulations. 29 tables, 510 pages. NTIS Accession # PB 85134443, paper copy, $37; microfiche, $4.50.

Diary Survey, July 1972-June 1974, Bulletin 1959 (1977)

Family income and expenditures for food detail and other selected categories. 129 tables, 33 for total U.S. and 24 for each of the four regions. 387 pages. NTIS Accession # PB 83169128, paper copy, $29.50; microfiche, $4.50.

Diskettes

Integrated Diary and Interview survey data for the years 1984 through 1989 are available on diskette. The diskettes are for use with IBM-compatible microcomputers and are available in a choice of format, Lotus 1-2-3 or ASCII, and size, 5 1/4" or 3 1/2". In addition to the 11 standard classifying variables, 1988-89 integrated data are available classified by income before taxes, cross-tabulated by age, by family size, and by region. Also, 1988-89 integrated data for selected Metropolitan Statistical Areas are available on a separate diskette. Information about the diskettes is available from the BLS national office.
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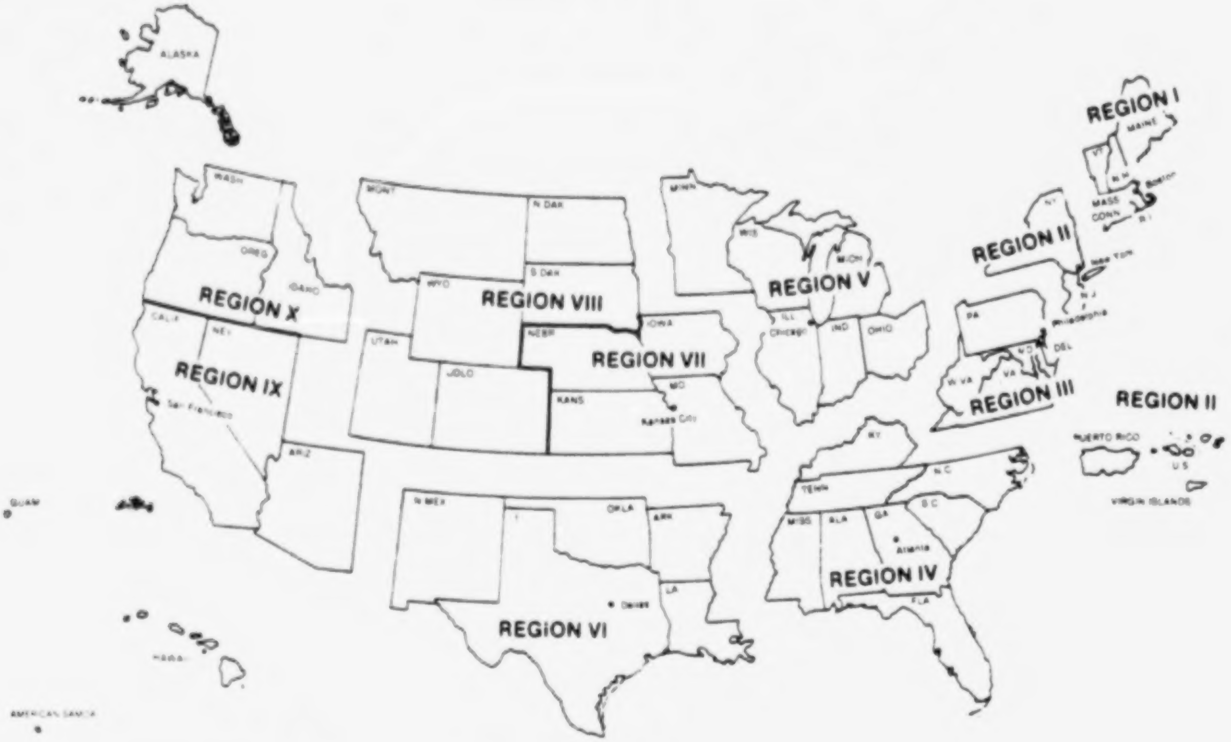
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